Manitoba

1992
ANNUAL REPORT
OF THE
SUPERINTENDENT OF INSURANCE

BUSINESS OF 1991

Showing the Business Transacted by Provincial Insurance Companies and Premiums and Losses of the Companies Licensed in the Province of Manitoba, for the Year ending December 31, 1991

MG-7929

EIGHTY-SIXTH

ANNUAL REPORT OF THE

SUPERINTENDENT OF INSURANCE

BUSINESS OF

1991

Published in Accordance with the Provisions of Section 20 of The Insurance Act

CONTENTS

	Page
Superintendent's Report	1
Manitoba Based Companies	
- Federally Licensed Companies	6
- Provincially Licensed Companies	7
Statements of Manitoba Based Provincial Companies	
- Dome Insurance Corp. Ltd.	8
- Hutterian Brethren Mutual Insurance Corporation	9
- Manitoba Mennonite Mutual Insurance Company	10
- Manitoba Motor Club Insurance Co. Inc.	11
- Red River Valley Mutual Insurance Company	12
List of Licensed Insurance Companies	
- Federally Licensed	13
- Provincially Licensed	18
- Discontinuing Companies	18
- Companies Not Renewing	19
- Reciprocal Exchanges	19
- Special Brokers	20
TABLES	
- Comparative Summary of Premiums and Losses	21
Property and Casualty Classes of Insurance:	
- Accident & Sickness Insurance	22
- Aircraft Insurance	26
- Automobile Insurance	27
- Boiler & Machinery Insurance	30
- Fidelity and Surety Insurance	32
- Hail Insurance	25
- Liability Insurance	34
- Marine Insurance	38
- Miscellaneous Insurance - Not Otherwise Classified	39
- Property Insurance	40
Life Insurance:	
- Net Premium Income on Manitoba Business	50
- Direct Disbursements to Policyholders in Manitoba Miscellaneous Figures	53
- Direct Disbursements to Policyholders in Manitoba Insurance Contracts (Individual & Group)	54
- Direct Disbursements to Policyholders in Manitoba Annuity Contracts (Individual & Group)	62
- Total Disbursements for Insurance & Annuity Contracts	63
- Movement of Life Insurance in Manitoba	70
Fraternal Societies	74
Reciprocal Exchanges	73

PROVINCE OF MANITOBA

Department of Consumer and Corporate Affairs

To the
Minister of Consumer and Corporate Affairs
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the Eighty-Sixth Annual Report for the year ended December 31, 1991, respecting the various Insurance Companies, Fraternal and Mutual Benefit Societies licensed under The Insurance Act.

The number of insurance companies operating in the Province during the past license year was 318, made up of 28 provincially-incorporated companies, 5 reciprocal exchanges and 285 federally-registered companies.

At December 31, 1991, the 32 provincially-incorporated companies, licensed to do business under The Insurance Act, were classified as follows:

Fire and Miscellaneous (including Mutuals)	24
Life and Accident and Sickness	5
Fraternal and Mutual Benefit Societies	2
Hail	1
Total	32

Northern Union Insurance Company Limited, a Manitoba-incorporated company ceased doing business in 1983. The winding-up of this insolvent Manitoba insurer continued through 1991.

NEW PROVINCIALLY-INCORPORATED COMPANIES ADMITTED BY LICENCE IN 1991 TO WRITE THE BUSINESS NOTED:

Name	Class(es) of Insurance Licensed For
Kingsway General Insurance Company	Property, Miscellaneous and Automobile
Laurentian Life Inc.	Life, Accident and Sickness
Maplex General Insurance Company	Property, Miscellaneous, Automobile and Marine

At December 31, 1991, there were 286 Federally-registered companies licensed to do business under The Insurance Act, classified as follows:

Property	2
Property and Miscellaneous	140
Property, Miscellaneous and Life	1
Life Only	11
Life and Accident & Sickness	89
Miscellaneous	28
Fraternal & Mutual Benefit Societies	15
Total	286

In addition, in 1991, 16 Federally-registered companies held a Discontinuing Licence. This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.

NEW FEDERALLY-REGISTERED COMPANIES ADMITTED BY LICENCE IN 1991 TO WRITE THE BUSINESS NOTED:

Name	Class(es) of Insurance Licensed For
Employers Reinsurance Corporation	Liability
First American Title Insurance Company	Title
Lincoln National Life Insurance Company	Life, Personal Accident and Sickness
Primerica Life Insurance Company of Canada	Life and Accident and Sickness

FEDERALLY-REGISTERED COMPANIES WHICH CEASED DOING BUSINESS DURING 1991:

Canadian Woodmen of the World
Herald Insurance Company
Old Republic Life Insurance Company
United States Fire Insurance Company
Federated Life Insurance Company
Norman Insurance Company Limited
Sun Alliance and London Assurance Company Limited

PROVINCIALLY-REGISTERED COMPANIES WHICH CEASED DOING BUSINESS DURING 1991:

None

FEDERALLY-REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 1991:

From	To
Constellation Assurance Company	Prudential Group Assurance Company of England (Canada)
PAFCO International Insurance Company	Granite Insurance Company
Skandia Insurance Company	Skandia Group Insurance Company Ltd.

PROVINCIALLY-REGISTERED COMPANIES WHICH HAVE CHANGED THEIR NAME DURING 1991:

From	To
Laurentian Life Insurance Company Inc.	Laurentian Life and Health Insurance Corporation

FEDERALLY-REGISTERED COMPANIES WHICH AMALGAMATED DURING 1991:

UNUM Life Insurance Company and
UNUM Life Insurance Company of America
Surviving company being:
UNUM Life Insurance Company of America

DEPOSITS OF COMPANIES LICENSED IN MANITOBA, AS AT DECEMBER 31, 1991:

Name	Amount
Cooperants, Mutual Life Insurance Society, Montreal, PQ	$ 250,000.**
Desjardins Life Assurance Company Inc., Levis-Lauzon, PQ	100,000.**
Dome Insurance Corporation Ltd., Winnipeg, MB	67,125.
Hutterian Brethren Mutual Insurance Corporation, Winnipeg, MB	50,000.
Industrial-Alliance Life Insurance Company, Sillery, PQ	1,150,000.**
Kingsway General Insurance Company, Toronto, ON	500,000.
Laurentian General Insurance Company Inc., Montreal, PQ	500,000.**
Laurentian Life & Health Insurance Corporation, Quebec, PQ	1,000,000.**
Laurentian Life Inc., Quebec, PQ	1,000,000.**
Manitoba Mennonite Mutual Insurance Company, Steinbach, MB	70,000.
Mutual of Ottawa - Church Insurance, Ottawa, ON	50,000.**
Red River Valley Mutual Insurance Company, Altona, MB	265,000.
Total	$5,002,125.

**As the Province of Quebec does not enter into Reciprocal Deposit Agreements, these companies have placed a deposit with the Minister of Finance for Manitoba.

ADJUSTERS LICENCES

During the licence year, July 1/91 - June 30/92 there were 124 Insurance Adjusters' Licences issued, classified as follows:

Adjusters	86
Assistant Adjusters	8
Hail Adjusters	30
Total	124

AGENT LICENCES

During the licence year, June 1/91 - May 31/92 there were 4,580 Insurance Agents' Licences issued, classified as follows:

General (includes all classes except Life)	1,430
Life	1,902
Accident and Baggage	141
Accident and Sickness	693
Automobile	25
Hail	385
Others	4
Total	4,580

INDIVIDUAL LOSS RATIOS FOR OTHER-THAN-LIFE CLASSES OF INSURANCE:
(Direct Premiums Written to Losses Incurred - Including Adjustment Expenses)

	1988	1989	1990	1991
Accident and Sickness	106.32%	74.84%	81.48%	90.21%
Aircraft	46.58	114.92	147.44	56.73
Automobile	85.57	94.54	97.21	101.43
Boiler and Machinery	9.71	71.41	0.95	31.39
Fidelity and Surety	2.78	35.33	45.07	51.00
Hail	35.70	151.16	91.56	78.65
Liability	66.23	33.52	45.11	78.42
Marine	46.70	71.46	223.99	103.60
Property	59.85	62.93	74.51	69.90

LEGISLATION ADMINISTERED

The Insurance Act;
The Insurance Corporations Tax Act;
The collection of the tax stipulated in the Property Insurance Assessment Regulation, a regulation under The Fires Prevention Act; and
The Marine Insurance Act.

MANDATE

The mandate of the Insurance Branch is to protect the consumer while facilitating the transaction of the business of insurance in Manitoba. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurance companies for the transaction of the business of insurance;
Monitoring the solvency of insurance companies incorporated in Manitoba;
Setting licensing requirements of agents, brokers and adjusters;
Determining the deposits of insurance companies incorporated in Manitoba;
Mediating disputes between consumers, agents, adjusters and insurance companies;
Preparing the Annual Report required by The Insurance Act;
Collecting the premium tax under The Insurance Corporations Tax Act; and
Collecting the tax stipulated in the Property Insurance Assessment Regulation, a regulation under The Fires Prevention Act.

STAFF

As of March 31, 1991, the Office of the Superintendent of Insurance had a staff of nine persons.

CANADIAN COUNCIL OF INSURANCE REGULATORS

The Seventy-Fourth Annual Conference of the Canadian Council of Insurance Regulators was held September 18 - 22, 1991, in St. John's, Newfoundland. The Federal Government and all Provinces and Territories, except Quebec, were represented.

The following Officers were elected for the year 1991/92:

President	Elsie Bagan, Superintendent of Insurance, Yukon
Vice-President	Paul Tapper, Superintendent of Insurance, Newfoundland
Secretary-Treasurer	Robert Hobarth, Superintendent of Financial Institutions, British Columbia

Following the election of Officers, the Superintendents accepted the invitation of the Superintendent of Insurance, Yukon, to hold the 1992 Conference in Whitehorse, and also of the Acting Deputy Superintendent of Financial Institutions (Insurance and Pensions), Ontario, to hold the 1993 Conference in Ottawa.

INDUSTRY LIAISONS

The Office of the Superintendent of Insurance has received excellent co-operation during the past year from the officers and staffs of the insurance companies operating in the Province, the officials of the Insurers' Advisory Organization, The Manitoba Public Insurance Corporation, the Canadian Life and Health Insurance Association Inc., the Life Underwriters Association of Canada, the Canadian Federation of Insurance Agents and Brokers Association, the Insurance Institute of Canada, the Insurance Bureau of Canada, The Winnipeg Life Underwriters Association, the Insurance Brokers' Association of Manitoba Inc., The Winnipeg Life Managers' Association and the Insurance Adjusters.

Respectfully submitted,

Earl McGill, F.I.I.C.
Superintendent of Insurance

FEDERALLY LICENSED COMPANIES BASED IN MANITOBA

C.F.G. FEDERATED INSURANCE COMPANY OF CANADA
Raymond E. Novog
Chief Agent in Canada
Box 5800, Winnipeg, MB R3C 3C9
Telephone: 786-6431

B. FEDERATED LIFE INSURANCE COMPANY OF CANADA
Raymond E. Novog
Chief Agent in Canada
Box 5800, Winnipeg, MB R3C 3C9
Telephone: 786-6431

C.F. GRAIN INSURANCE AND GUARANTEE COMPANY
Arnold C. Affleck
Chief Agent in Canada
906 - 167 Lombard Ave., Winnipeg, MB R3B 0V9
Telephone: 943-0721

B. GREAT-WEST LIFE ASSURANCE COMPANY
Ray McFeetors
Chief Agent in Canada
100 Osborne St. N., Winnipeg, MB R3C 3A5
Telephone: 946-1190

B. JOHN ALDEN LIFE INSURANCE COMPANY
J.W. Abbott
Chief Agent in Canada
Box 2266, Winnipeg, MB R3C 4A6
Telephone: 1-857-9195

Frat. NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA
Terry D. Carruthers
Chief Agent in Canada
291 Garry St., Winnipeg, MB R3C 1J2
Telephone: 957-1442

C. POOL INSURANCE COMPANY
Luther M. Heber
Chief Agent in Canada
1007 - 220 Portage Ave., Winnipeg, MB R3C 0A5
Telephone: 942-0658

D.F.G. PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY
H.G. Owens
Chief Agent in Canada
Box 340, Portage la Prairie, MB R1N 3B8
Telephone: 475-2290

Frat. UKRAINIAN FRATERNAL SOCIETY OF CANADA
Serge Radchuk
Chief Agent in Canada
235 McGregor Street, Winnipeg, MB R2W 4W5
Telephone: 586-4482

Frat. UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA
Ivan Parkasewych
Chief Agent in Canada
804 Selkirk Ave., Winnipeg, MB R2W 2N6
Telephone: 582-4882

C.E.F.G WAWANESA MUTUAL INSURANCE COMPANY
Ivan M. Montgomery
Chief Agent in Canada
191 Broadway, Winnipeg, MB R3C 3P1
Telephone: 985-3940

B. WAWANESA MUTUAL LIFE INSURANCE COMPANY
Ivan M. Montgomery
Chief Agent in Canada
191 Broadway, Winnipeg, MB R3C 3P1
Telephone: 985-3940

Frat. WORKERS BENEVOLENT ASSOCIATION OF CANADA
Zenovy H. Nykolyshyn
595 Pritchard Ave., Winnipeg, MB R2W 2K4
Telephone: 589-4397

PROVINCIALLY LICENSED COMPANIES BASED IN MANITOBA

D.F.G. DOME INSURANCE CORP. LTD.
Richard R. Bracken
Chief Agent in Canada
800 - 240 Graham Ave., Winnipeg, MB R3C 0J7
Telephone: 947-2835

Mut.Fire HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION
David M. Miller
Chief Agent in Canada
c/o H.B. Farm Agencies Ltd.
208 - 62 Hargrave St., Winnipeg, MB R3C 1N1
Telephone: 943-9042

Mut.Fire MANITOBA MENNONITE MUTUAL INSURANCE COMPANY
John K. Friesen
Chief Agent in Canada
Box 3550, Steinbach, MB R0A 2A0
Telephone: 326-6468

Frat. MANITOBA MOTOR CLUB INSURANCE COMPANY INC.
R. Mager
Chief Agent in Canada
Box 1400, Winnipeg, MB R3C 2Z3
Telephone: 786-5411

Mut.Fire RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Harvey G. Heinrichs
Chief Agent in Canada
Box 940, Altona, MB R0G 0B0
Telephone: 284-0684

DOME INSURANCE CORP. LTD.
Head Office: Winnipeg, Man.
Incorporated in Manitoba: December 28, 1948
Commenced Business: January 1, 1949

Officers:	
Chairman of the Board	D.D. Everett
President	R.R. Bracken
Secretary	N. Ashleigh-Everett

Directors:			
D.D. Everett	Winnipeg, MB	M.L. Lang	Vancouver, BC
R.R. Bracken	Winnipeg, MB	P.D. Everett	Vancouver, BC
N. Ashleigh-Everett	Winnipeg, MB	K.M. Everett	Winnipeg, MB

Authorized to transact: Fire, Automobile, Liability, Guarantee, Boiler and Machinery, Plate Glass and Theft Insurance

Authorized Capital	$300,000
Amount Subscribed and Paid	$100,000
Amount Deposited with the Government of Manitoba	$ 67,125

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1991

Assets		$'000
Book Value of Bonds, Debentures and Stocks		940
Cash on Hand and in Banks		44
Interest Due or Accrued and Unpaid		0
Other Assets		6
Total Assets		990
Liabilities		
Total provision for Unpaid Claims and Adjustment Expenses		0
Unearned Premiums		3
Expenses Due and Accrued		1
Taxes Due and Accrued		0
Other Liabilities		0
Balances Due Agents and Return Premiums		0
Total Liabilities (excluding Capital Stock)		4
General Reserve (Surplus)	866	
Capital Stock Paid Up	100	
Total Liabilities		990
Underwriting Account		
Net Premiums Earned		20
Net Claims Incurred and Adjustment Expenses	4	
Commissions	7	
Salaries, Fees, Taxes and Other Expenses	13	
Total Operating Expenses		24
Underwriting Gain (Loss)		4
Other Revenue: Interest, etc.	80	
Other Expenses: Taxes etc.	1	
Net Income for the Year		75

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION
Head Office: Winnipeg, Man.
Commenced Business: February 24, 1981
Incorporated in Manitoba December 31, 1980

Officers:
President ..... J. Kleinsasser
General Manager ..... D.M. Miller

Directors:
John Hoffer ..... Poplar Point, MB
M. Waldner ..... Elie, MB
M. Waldner ..... Elie, MB
D. Waldner ..... Lac Du Bonnett, MB
D. Waldner ..... Mitchell, SD

Amount Deposited with the Government of Manitoba $50,000

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1991

	$'000
Assets	
Book Value of Bonds, Stocks, and Mortgage Loans, etc.	2,930
Cash on Hand and in Banks	437
Amounts due from other insurance companies	0
Investment Income due and accrued	60
Amounts due from agents or brokers	333
Amounts due from policyholders	0
Deferred policy acquisition expenses	41
Other Assets	171
Total Assets	3,972
Less Assets Not Admitted	318
Total Admitted Assets	3,654
Liabilities	
Unpaid Claims and Adjustment Expenses	129
Taxes due and accrued	17
Reserve for Unearned Premiums	778
Amounts owing on Reinsurance	668
Other Liabilities	471
Surplus including statutory reserve	1,909
Unadmitted Assets	(318)
Total Liabilities	3,654
Underwriting Account	
Net Premiums Earned	1,490
Net Claims Incurred (including Adjustment Costs)	988
Commissions	204
Dividends or Rating Refunds	360
General Expenses, Taxes, etc.	315
Total	1,867
Underwriting Income	(377)
Investment Income	344
Other Income or Expenses	(0)
Net Income for the Year	(33)
Returns for Manitoba	
Premiums written (Direct)	1,794
Losses Paid	650
Loss Ratio	36.23%

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

MANITOBA MENNONITE MUTUAL INSURANCE COMPANY
Head Office: Steinbach, Manitoba
Incorporated in Manitoba: September 26, 1940
Commenced Business: January 1, 1941

Officers:	
President	John K. Friesen, Niverville, MB
Chief Financial Officer	John K. Friesen, Niverville, MB
Secretary	A. Sawatzky, Steinbach, MB

Directors:			
John K. Friesen	Niverville, MB	George J. Kehler	Steinbach, MB
B.N. Wall	Niverville, MB	Henry Harms	Chrystal City, MB
Frank Thiessen	Winkler, MB	Henry Rempel	Tourond, MB

Amount Deposited with the Government of Manitoba	$70,000

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1991

Assets	$'000
Book Value of Bonds, Stock, and Mortgage Loans, etc.	3,449
Cash on Hand and in Banks	893
Amounts due from agents and brokers	503
Amounts due from other insurance companies	6
Investment Income due and accrued	35
Fixed Assets (Office premises etc.)	570
Other Assets	678
Total Assets	6,134
Less Assets Not Admitted	(251)
Total Admitted Assets	5,883

Liabilities	
Unpaid Claims and Adjustment Expenses	476
Taxes due and accrued	125
Reserve for Unearned Premiums	1,113
Amounts owing on Reinsurance	63
Other Liabilities	486
Surplus including statutory reserve	3,871
Less Unadmitted Assets	(251)
Total Liabilities	5,883

Underwriting Account		
Net Premiums Earned		1,747
Net Claims Incurred (including Adjustment Costs)	1,266	
Net Commissions Incurred	239	
General Expenses, Taxes, etc.	656	
Total		2,161
Underwriting Income		(414)
Investment Income	299	
Other Income or Expenses	301	
Net Income for the Year		195

Returns for Manitoba	
Premiums written (Direct)	4,066
Losses Paid	2,793
Loss Ratio	68.7%

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

MANITOBA MOTOR CLUB INSURANCE COMPANY INC.
Head Office: Winnipeg, Man.
Incorporated in Manitoba: May 31, 1965
Commenced Business: March 31, 1966

Officers:	
President	Jerry W. Kruk
Chairman	David G. Hughes
1st Vice-Chairman	June M. James
2nd Vice-Chairman	Ed Ranft

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1991

	$'000
Assets	
Bonds (Book Value)	0
Guaranteed Investment Certificates	191,504
Cash on Hand and in Banks	858
All Other Assets	28,360
Total Assets	220,722
Deduct Assets Not Admitted	5,706
Total Admitted Assets	215,016
Liabilities	
Claims Due and Unpaid	74,000
Advance Payments - Premiums	64,487
Contingency Reserve	72,994
Other Liabilities	9,371
Surplus	(5,836)
Total Liabilities	218,016

Receipts		
Premiums	119,817	
Interest	17,686	
All Other Income	0	
Total Income		137,503
Expenditures		
Claims	65,500	
Administration Expenses	67,390	
Taxes, Licence Fees	795	
Other Expenses	0	
Total Disbursements		133,685
Excess of Income over Expenditure		3,818

EXHIBIT OF CERTIFICATES IN MANITOBA

Classification:	No.	Less Ceased by:	No.
1. At end of 1990	121,065	5. Death	537
2. New Effected	19,507	6. Lapse	16,639
3. All other Additions	0	7. Other	716
4. Total	140,572	8. Total Ceased	17,892
		9. At end of 1991	122,680

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Head Office: Altona, Man.
Commenced Business: March 1941

Officers:	
President	Jake G. Dueck
Chief Financial Officer	Harvey G. Heinrichs
Secretary	George K. Braun

Amount Deposited with the Government of Manitoba	$265,000

STATEMENT FOR THE YEAR ENDED DECEMBER 31, 1991

Assets	$'000
Book Value of Bonds, Stocks, and Mortgage Loans, etc.	8,609
Cash on Hand and in Banks	1,374
Agents' Balances	1,540
Interest Accrued	172
Fixed Assets (Office Premises, etc.)	1,204
Miscellaneous	1,498
Total Assets	14,397
Less Assets Not Admitted	395
Total Admitted Assets	14,002

Liabilities	
Claims unpaid and Adjustment Expenses	2,177
Net Premiums Unearned	5,549
Commissions Due Agents and Return Premiums	4
Borrowed Money	0
Expenses Due and Accrued, Taxes, etc.	751
Amounts due other Insurance Companies	403
Total Liabilties	8,876
Surplus (indicated Statutory Reserve)	5,513
Not Admitted Assets	(395)
Total Liabilities, Surplus and Reserve	14,002

Underwriting Account		
Net Premiums Earned		9,000
Claims Incurred and Adjustment Expenses	5,705	
Commissions	2,149	
Taxes	478	
All Other Expenses	1,142	
Total Operating Expenses		9,474
Underwriting Profit		(474)
Other Revenue (Investment gain) etc.	894	
Other Expenses	66	
Net Income for the Year		486

Returns for Manitoba	
Direct Premiums Written	12,783
Losses Incurred	8,684
Loss Ratio	67.9%

NOTE: Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

INSURANCE COMPANIES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES LICENSED TO TRANSACT BUSINESS UNDER 'THE INSURANCE ACT' IN MANITOBA TO DECEMBER 31, 1992

The letter(s) preceding each insurer designate the class(es) of insurance wherein each is authorized to transact business. (The types within the classes are designated on each licence.)

DESCRIPTION OF THE CLASSES OF INSURANCE WHICH MAY BE AUTHORIZED

LIC.CODE

A. LIFE insurance only.

B. LIFE, PERSONAL ACCIDENT AND SICKNESS insurance only.

C. PROPERTY insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.

D. FIRE insurance, including lightning and explosion insurance and insurance respecting use and occupancy, rents, profits and charges and, in addition thereto any one or more of the following classes of insurance if and when written in a policy of fire insurance on the same property; namely; falling aircraft, earthquake, windstorm, tornado, hail, sprinkler leakage, riot, malicious damage, weather, water damage, smoke damage, civil commotion and impact by vehicles.

E. HAIL insurance.

F. Accident, sickness, workmen's compensation, employers' liability, public liability, property damage, aircraft, guarantee including fidelity and surety, boiler and machinery, plate glass, theft, livestock, title, credit, mortgage, legal expense, liability, marine, inland transportation, earthquake, explosion, forgery, limited hail, sprinkler leakage, windstorm, weather and real property. (Note: 'Miscellaneous' Class F - an insurer may be authorized to write any one, or more, of the lines indicated. For specific lines authorized in this Class F, verify with Company Licence Records.)

G. Automobile insurance of any kind.

Mut. Ben. - Mutual Benefit Societies
Mut. Fire - Mutual Fire
DISC. - Discontinuing Licence
FRAT. - Fraternal Societies
RECIP. - Reciprocal Exchange

FEDERALLY LICENSED COMPANIES

LIC.CODE	COMPANY NAME and CANADIAN HEAD OFFICE ADDRESS
B.	ABBEY LIFE INSURANCE COMPANY OF CANADA, 3027 Harvester Road, Burlington, ON L7N 3G9
Frat.	ACTRA FRATERNAL BENEFIT SOCIETY, 1000 Yonge St., Toronto, ON M4W 2K2
C.F.	AEGON INSURANCE COMPANY (U.K.) LIMITED, 11 Helene St. S., Mississauga, ON L5G 3A8
C.E.F.G.	AETNA CASUALTY AND SURETY COMPANY, 145 King St. W., Toronto, ON M5H 3T7
B.	AETNA LIFE INSURANCE COMPANY, 145 King St. W., Toronto, ON M5H 3T7
B.	AETNA LIFE INSURANCE COMPANY OF CANADA, 145 King St. W., Toronto, ON M5H 3T7
C.F.	AFFILIATED F M INSURANCE COMPANY, 202 - 155 Gordon Baker Road, Willowdale, ON M2H 3N7
B.	ALEXANDER HAMILTON LIFE INSURANCE COMPANY OF AMERICA, 940 - 100 Sheppard Ave. E., North York, ON M2N 6N7
C.F.	ALLENDALE MUTUAL INSURANCE COMPANY, 202 - 155 Gordon Baker Road, Willowdale, ON M2H 3N7
C.E.F.G.	ALLSTATE INSURANCE COMPANY, 10 Allstate Parkway, Markham, ON L3R 5P8
C.F.G.	ALLSTATE INSURANCE COMPANY OF CANADA, 10 Allstate Parkway, Markham, ON L3R 5P8
B.	ALLSTATE LIFE INSURANCE COMPANY, 10 Allstate Parkway, Markham, ON L3R 5P8
B.	ALLSTATE LIFE INSURANCE COMPANY OF CANADA, 10 Allstate Parkway, Markham, ON L3R 5P8
C.F.G.	ALPINA INSURANCE COMPANY LIMITED, 400 University Ave., Toronto, ON M5G 1S7
F.	ALTA SURETY COMPANY, 2440 - 800 Rene Levesque Blvd. W., Montreal, PQ H3B 1X9
C.F.	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA, 501 - 40 Sheppard Ave. W., Willowdale, ON M2N 6K9
B.	AMERICAN BANKERS LIFE ASSURANCE COMPANY OF FLORIDA, 501 - 40 Sheppard Ave. W., Willowdale, ON M2N 6K9
F.	AMERICAN CREDIT INDEMNITY COMPANY, 302 - 405 Sherbrooke E., Montreal, PQ H2L 1J9
C.E.F.G.	AMERICAN HOME ASSURANCE COMPANY, 14th Fl., 145 Wellington St. W., Toronto, ON M5J 1H8
B.	AMERICAN INCOME LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800 - 130 Adelaide St. W., Toronto, ON M5H 3P5
B.	AMERICAN LIFE INSURANCE COMPANY, 14TH Fl., 145 Wellington St. W., Toronto, ON M5J 1H8
D.E.F.	AMERICAN NATIONAL FIRE INSURANCE COMPANY, 102 - 2103 Airport Dr., Saskatoon, SK S7L 6W2
C.F.G.	AMERICAN ROAD INSURANCE COMPANY, 304 - 3700 Steeles Ave. W., Woodbridge, ON L4L 8K8
B.	AMEX LIFE ASSURANCE COMPANY, c/o Adjustors Corporation of America, Inc., 403-60 Bloor St.W., Toronto, ON M4W 3L8
C.E.F.	ARKWRIGHT MUTUAL INSURANCE COMPANY, 704 - 1881 Yonge St., Toronto, ON M4S 3C4
Frat.	ASSOCIATED CANADIAN TRAVELLERS, 116 - 16th Ave. N.E., Calgary, AB T2E 1J5
F.	AVEMCO INSURANCE COMPANY, c/o Canadian Insurance Consultants, Inc., 600-133 Richmond St. W., Toronto, ON M5H 2L3
F.	AVIATION & GENERAL INSURANCE COMPANY LIMITED, c/o British Aviation Insurance Group (Canada) Limited, 400 - 161 Eglinton Ave. E., Toronto, ON M4P 1J5

C.E.F.G.	BALBOA INSURANCE COMPANY, Box 5071, Terminal "A", London, ON N6A 4M5
B.	BALBOA LIFE INSURANCE COMPANY, Box 5071, Terminal "A", London, ON N6A 4M5
B.	BANKERS LIFE AND CASUALTY COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 3C2
B.	BLUE CROSS LIFE INSURANCE COMPANY OF CANADA, 644 Main St., Box 220, Moncton, NB E1C 8L3
C.F.	BOILER INSPECTION AND INSURANCE COMPANY OF CANADA, 18 King St. E., Toronto, ON M5C 1C4
F.	BRITISH AVIATION INSURANCE COMPANY LIMITED, 400 - 161 Eglinton Ave. E., Toronto, ON M4P 1J5
C.F.G.	CALVERT INSURANCE COMPANY, 401 - 18 King St. E., Toronto, ON M5C 2R6
B.	CANADA LIFE ASSURANCE COMPANY, 330 University Ave., Toronto, ON M5G 1R8
C.F.G.	CANADA LIFE CASUALTY INSURANCE COMPANY, 330 University Ave. Toronto, ON M5G 1R8
Frat.	CANADIAN FORESTERS LIFE INSURANCE SOCIETY, Box 850, Brantford, ON N3T 5S3
C.E.F.G.	CANADIAN GENERAL INSURANCE COMPANY, 500-2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.G.	CANADIAN GROUP UNDERWRITERS INSURANCE COMPANY, 7th Fl., 161 University Ave., Toronto, ON M5H 3M7
C.F.G.	CANADIAN HOME ASSURANCE COMPANY, 100 - 425 Bloor St. E., Toronto, ON M4W 3R5
Frat.	CANADIAN SLOVAK LEAGUE, 1736 Dundas Street West, Toronto, ON M6K 1V5
C.F.G.	CANADIAN SURETY COMPANY, 1200 - 2200 Yonge St., Toronto, ON M4S 2C6
A.	CAPITOL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800 - 130 Adelaide St. W., Toronto, ON M5H 3P5
D.F.	CENTENNIAL INSURANCE COMPANY, c/o Focus Group Inc., 309 - 75 Front St. E., Toronto, ON M5E IV9
C.F.G.	CHATEAU INSURANCE COMPANY, 600 - 2300 Yonge St., Toronto, ON M4P 2X3
F.	CHICAGO TITLE INSURANCE COMPANY, c/o McLean & Kerr, 2800 - 130 Adelaide St. W., Toronto, ON M5H 3P5
C.F.G.	CHRYSLER INSURANCE COMPANY, 202 - 2233 Argentia Road, Mississauga, ON L5N 2X7
B.	CHRYSLER LIFE INSURANCE COMPANY OF CANADA, 202 - 2233 Argentia Road, Mississauga, ON L5N 2X7
C.F.G.	CHUBB INSURANCE COMPANY OF CANADA, 2400 - 161 Bay St., Toronto, ON M5J 2S1
C.E.F.G.	CIGNA INSURANCE COMPANY OF CANADA, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
B.	CIGNA LIFE INSURANCE COMPANY OF CANADA, 5th Fl., 20 Adelaide St. E., Toronto, ON M5C 2T6
C.F.G.	CITADEL GENERAL ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
B.	CITADEL LIFE ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
A.	COLLEGE RETIREMENT EQUITIES FUND, c/o Genest Murray DesBrisay Lamek, 200 - 4 King St.W., Toronto, ON M5H 1B6
B.	COLONIA LIFE INSURANCE COMPANY, 2 St. Clair Ave. E., Toronto, ON M4T 2V6
B.	COMBINED INSURANCE COMPANY OF AMERICA, Box 4081, Station "A", Toronto, ON M5W 1M7
C.E.F.G.	COMMERCE GROUP INSURANCE COMPANY, 2450 Girouard St. W., St. Hyacinthe, PQ J2S 3B3
C.E.F.G.	COMMERCIAL UNION ASSURANCE COMPANY OF CANADA, Box 441, Toronto-Dominion Centre, Toronto, ON M5K 1L9
C.F.	COMMERCIAL UNION ASSURANCE COMPANY PLC, Box 441, Toronto-Dominion Centre, Toronto, ON M5K 1L9
B.	COMMERCIAL UNION LIFE ASSURANCE COMPANY OF CANADA, Box 370, Station "A", Scarborough, ON M1K 5C3
C.F.G.	COMMONWEALTH INSURANCE COMPANY, 715 - Two Bentall Centre, 555 Burrard St., Vancouver, BC V6B 4A6
B.	CONFEDERATION LIFE INSURANCE COMPANY, 321 Bloor St. E., Toronto, ON M4W 1H1
B.	CONNECTICUT GENERAL LIFE INSURANCE COMPANY, 5th Fl., 20 Adelaide St. E., Toronto, ON M5C 2T6
B.	CONSOLIDATED LIFE ASSURANCE COMPANY LIMITED, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 3C2
C.F.G.	CONSTITUTION INSURANCE COMPANY OF CANADA, 400 - 500 University Ave., Toronto, ON M5G 1V9
B.	CONTINENTAL ASSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
C.E.F.G.	CONTINENTAL CASUALTY COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
C.E.F.G.	CONTINENTAL INSURANCE COMPANY, c/o Phoenix Continental Management Ltd. One Financial Pl., 1 Adelaide St. E., Toronto, ON M5C 2V9
C.E.F.G.	CONTINENTAL INSURANCE COMPANY OF CANADA, c/o Phoenix Continental Management Ltd. One Financial Pl., 1 Adelaide St. E., Toronto, ON M5C 2V9
C.E.F.G.	CO-OPERATORS GENERAL INSURANCE COMPANY, Priory Square, Guelph, ON N1H 6P8
B.	CO-OPERATORS LIFE INSURANCE COMPANY, 1920 College Ave., Regina, SK S4P 1C4
C.F.G.	CORNHILL INSURANCE COMPANY OF CANADA, 100 - 425 Bloor St. E., Toronto, ON M4W 3R5
C.F.G.	COSECO INSURANCE COMPANY, 400 - 6790 Century Ave., Mississauga, ON L5W 2V8
B.	CREDIT LIFE INSURANCE COMPANY, Box 4081, Station "A", Toronto, ON M5W 1M7
B.	CROWN LIFE INSURANCE COMPANY, 120 Bloor St. E., Toronto, ON M4W 1B8
C.F.G.	CUMIS GENERAL INSURANCE COMPANY, Box 5065, Burlington, ON L7R 4C2
B.	CUMIS LIFE INSURANCE COMPANY, Box 5065, Burlington, ON L7R 4C2
C.E.F.G.	DOMINION INSURANCE CORPORATION, c/o Phoenix Continental Management Ltd. One Financial Pl., 1 Adelaide St. E., Toronto, ON M5C 2V9
C.E.F.G.	DOMINION OF CANADA GENERAL INSURANCE COMPANY, 165 University Ave., Toronto, ON M5H 3B9
C.F.G.	EAGLE STAR INSURANCE COMPANY LIMITED, c/o Focus Group Inc., 309 - 75 Front St. E., Toronto, ON M5E 1V9
C.F.G.	ECCLESIASTICAL INSURANCE OFFICE PUBLIC LIMITED COMPANY, 502 - 2300 Yonge St., Box 2401, Toronto, ON M4P 1E4
C.F.G.	ECONOMICAL MUTUAL INSURANCE COMPANY, 111 Westmount Rd. S., Box 2000, Waterloo, ON N2J 4S4
C.F.G.	ELITE INSURANCE COMPANY, 649 North Service Rd. W., Box 5012, Burlington, ON L7R 4R5
B.	EMPIRE LIFE INSURANCE COMPANY, 243 - 259 King St. E., Kingston, ON K7L 3A8
C.F.G.	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL COMPANY, c/o D.M. Williams & Associates Ltd., 201 - 3650 Victoria Park Ave., North York, ON M2H 3P7
F.	EMPLOYERS REINSURANCE CORPORATION, 807 - 123 Front St. W., Toronto, ON M5J 2M2

B.	EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES, 2310 - 1155 Rene Levesque Blvd. W., Montreal, PQ H3B 2K2
B.	EQUITABLE LIFE INSURANCE COMPANY OF CANADA, One Westmount Road N., Waterloo, ON N2J 4C7
C.F.G.	FEDERAL INSURANCE COMPANY, 2400 - 161 Bay St., Toronto, ON M5J 2S1
C.F.G.	FEDERATED INSURANCE COMPANY OF CANADA, Box 5800, Winnipeg, MB R3C 3C9
B.	FEDERATED LIFE INSURANCE COMPANY OF CANADA, Box 5800, Winnipeg, MB R3C 3C9
C.F.	FEDERATION INSURANCE COMPANY OF CANADA, 2000 - 1080 Beaver Hall Hill, Montreal, PQ H2Z 1S8
B.	FINANCIAL LIFE ASSURANCE COMPANY OF CANADA, Box 335, Etobicoke, ON M9C 4V3
C.F.G.	FIREMAN'S FUND INSURANCE COMPANY, 1201 - 390 Bay St., Toronto, ON M5H 2Y2
F.	FIRST AMERICAN TITLE INSURANCE COMPANY, 801 - 1290 Central Parkway W., Mississauga, ON L5C 4R3
C.F.	FIRST NORTH AMERICAN INSURANCE COMPANY, 5650 Yonge St., North York, ON M2M 4G4
B.	FORD LIFE INSURANCE COMPANY, 304 - 3700 Steeles Ave., Woodbridge, ON L4L 8K8
C.F.	FORESTERS INDEMNITY COMPANY, 789 Don Mills Road, Don Mills, ON M3C 1T9
B.	FRANKLIN LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St.W., Toronto, ON M5H 3C2
C.E.F.G.	GAN CANADA INSURANCE COMPANY, 649 North Service Rd. W, Box 5012, Burlington, ON L7R 4L5
C.E.F.G.	GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA, 2600-2 First Canadian Pl.,Box 410, Toronto, ON M5X 1J1
B.	GENERAL AMERICAN LIFE INSURANCE COMPANY, c/o Blaney, McMurtry Aaron & Watson, 1400 - 20 Queen St. W., Toronto, ON M5H 2V3
B.	GENERAL AMERICAN LIFE REINSURANCE COMPANY OF CANADA, 802 - 1140 de Maisonneuve Blvd. West, Montreal, PQ H3A 1M8
B.	GLACIER NATIONAL LIFE ASSURANCE COMPANY, 980 - 505 Burrard St., Vancouver, BC V7X 1S3
B.	GLOBE LIFE INSURANCE COMPANY, 601 - 980 Yonge St., Toronto, ON M4W 2J9
C.F.	GRAIN INSURANCE AND GUARANTEE COMPANY, 906 - 167 Lombard Ave., Winnipeg, MB R3B 0V9
Frat.	GRAND ORANGE LODGE OF BRITISH AMERICA, 94 Sheppard Ave. W., Willowdale, ON M2N 1M5
C.E.F.G.	GREAT AMERICAN INSURANCE COMPANY, 102 - 2103 Airport Dr., Saskatoon, SK S7L 6W2
B.	GREAT-WEST LIFE ASSURANCE COMPANY, 100 Osborne St. N., Winnipeg, MB R3C 3A5
C.F.G.	GUARANTEE COMPANY OF NORTH AMERICA, 1560 Place du Canada, Montreal, PQ H3B 2R4
C.F.G.	GUARDIAN INSURANCE COMPANY OF CANADA, Box 4096, Station "A", Toronto, ON M5W 1N1
C.E.F.G.	HALIFAX INSURANCE COMPANY, 75 Eglinton Ave. E., Toronto, ON M4P 3A4
C.E.F.G.	HARTFORD FIRE INSURANCE COMPANY, 20 York Mills Road, Willowdale, ON M2P 2C2
C.E.F.G.	HARTFORD INSURANCE COMPANY OF CANADA, 20 York Mills Road, Willowdale, ON M2P 2C2
C.F.G.	HERALD INSURANCE COMPANY, 1900 - 121 King St. W., Toronto, ON M5H 3T9
C.F.G.	HOME INSURANCE COMPANY, c/o Focus Group Inc., 309 - 75 Front St. E., Toronto, ON M5E 1V9
B.	IMPERIAL LIFE ASSURANCE COMPANY OF CANADA, 95 St. Clair Ave. W., Toronto, ON M4V 1N7
Frat.	INDEPENDENT ORDER OF FORESTERS, 789 Don Mills Road, Don Mills, ON M3C 1T5
C.F.G.	JEVCO INSURANCE COMPANY, c/o Jevco Insurance Management Inc., 1150 - 2021 Union St., Montreal, PQ H3A 2S9
B.	JOHN ALDEN LIFE INSURANCE COMPANY, Box 2266, Winnipeg, MB R3C 4A6
C.F.G.	JOHN DEERE INSURANCE COMPANY OF CANADA, Box 1000, Grimsby, ON L3M 4H5
B.	JOHN HANCOCK MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800 - 130 Adelaide St. W., Toronto, ON M5H 2X5
C.F.G.	KANSA GENERAL INTERNATIONAL INSURANCE COMPANY LIMITED, 300 - 3773 Cote Vertu, St. Laurent, PQ H4R 2M3
Frat.	KNIGHTS OF COLUMBUS, 2430 Munroe Ave., Saskatoon, SK S7J 1S7
B.	LAURENTIAN LIFE INSURANCE COMPANY OF CANADA, 500 Grande-Allee E., Quebec, PQ G1R 5M4
C.E.F.G.	LAURENTIAN P&C INSURANCE COMPANY, 1100 Rene-Levesque Blvd. West, Montreal, PQ H3B 4P4
B.	LAURIER LIFE INSURANCE COMPANY, 9th Fl., 304 The East Mall, Etobicoke, ON M9B 6E2
F.	LAWYERS TITLE INSURANCE CORPORATION, 17th Fl., 65 Queen St. W., Toronto, ON M5H 2M5
C.F.G.	LIBERTY MUTUAL FIRE INSURANCE COMPANY, 1200 Eglinton Ave. E., Don Mills, ON M3C 1H9
C.F.G.	LIBERTY MUTUAL INSURANCE COMPANY, 1200 Eglinton Ave. E., Don Mills, ON M3C 1H9
B.	LIFE INSURANCE COMPANY OF NORTH AMERICA, 5th Fl., 20 Adelaide St. E., Toronto, ON M5C 2T6
B.	LIFE INVESTORS INSURANCE COMPANY OF AMERICA, c/o John Milnes & Associates, 2nd Fl., 68 Scollard St., Toronto, ON M5R 1G2
B.	LINCOLN NATIONAL LIFE INSURANCE COMPANY, 1450 - One Queen St. E., Box 101, Toronto, ON M5C 2W5
C.F.G.	LONDON AND MIDLAND GENERAL INSURANCE COMPANY, Box 5071, Terminal "A", London, ON N6A 4M5
B.	LONDON LIFE INSURANCE COMPANY, 255 Dufferin Ave., London, ON N6A 4K1
C.E.F.G.	LONGROUP INSURANCE COMPANY, 700 - 383 Richmond St., London, ON N6A 3C4
C.F.G.	LUMBERMENS MUTUAL CASUALTY COMPANY, 320 Front St. W., Toronto, ON M5V 3B6
Frat.	LUTHERAN LIFE INSURANCE SOCIETY OF CANADA, 470 Weber St. N., Waterloo, ON N2J 4G4
B.	MANUFACTURERS LIFE INSURANCE COMPANY, 200 Bloor St. E., Toronto, ON M4W 1E4
C.F.	MARINE INDEMNITY INSURANCE COMPANY OF AMERICA, c/o Wm. H. McGee & Co. of Canada Ltd., 1200 - 48 Yonge St., Toronto, ON M5E 1G6
C.F.	MARITIME INSURANCE COMPANY, LIMITED, 5th Fl., 60 Yonge St., Toronto, ON M5E 1H5
B.	MARITIME LIFE ASSURANCE COMPANY, Box 1030, Halifax, NS B3J 2X5
C.E.F.G.	MARKEL INSURANCE COMPANY OF CANADA, 831 - 20 Dundas St. W., Box 151, Toronto, ON M5G 2C2

B.	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 3800 - 130 Adelaide St. W., Toronto, ON M5H 3P5
C.E.F.G.	MERCANTILE AND GENERAL REINSURANCE COMPANY OF CANADA, 3000 - 161 Bay St., Toronto, ON M5J 2T6
C.F.G.	METROPOLITAN INSURANCE COMPANY, 1500 - 1 University Ave., Toronto, ON M5J 2P2
B.	METROPOLITAN LIFE INSURANCE COMPANY, 99 Bank St., Ottawa, ON K1P 5A3
B.	METROPOLITAN LIFE INSURANCE COMPANY OF CANADA, 99 Bank St., Ottawa, ON K1P 5A3
B.	MIC LIFE INSURANCE CORPORATION, Box 6000, Thornhill, ON L3T 4S5
A.	MINNESOTA MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800 - 130 Adelaide St. W., Toronto, ON M5H 3P5
F.	MORTGAGE INSURANCE COMPANY OF CANADA, 1600 - 1 Dundas St.W., Bldg. Box 12, Toronto, ON M5G 1Z3
C.F.G.	MOTORS INSURANCE CORPORATION, Box 6000, Thornhill, ON L3T 4S5
B.	MUTUAL LIFE ASSURANCE COMPANY OF CANADA, 227 King St., S., Waterloo, ON N2J 4C5
B.	MUTUAL LIFE INSURANCE COMPANY OF NEW YORK, One Concord Gate, Don Mills, ON M3C 3N6
B.	MUTUAL OF OMAHA INSURANCE COMPANY, 500 University Ave., Toronto, ON M5G 1V8
C.E.F.G.	NAC REINSURANCE CORPORATION, 200 - 200 Consumers Road, Willowdale, ON M2J 4R4
B.	NATIONAL FIDELITY LIFE INSURANCE COMPANY, c/o Aviation Insurance Agency (Ontario) Ltd., 506 - 10 Milner Business Court, Scarborough, ON M1B 3C6
B.	NATIONAL LIFE ASSURANCE COMPANY OF CANADA, 522 University Ave., Toronto, ON M5G 1Y7
C.F.G.	NEW HAMPSHIRE INSURANCE COMPANY, 145 Wellington St. W., Toronto, ON M5J 1H8
C.E.F.G.	NEW ROTTERDAM INSURANCE COMPANY, 649 North Service Rd. W., Box 5012, Burlington, ON L7R 4L5
B.	NEW YORK LIFE INSURANCE COMPANY, 1600 - 121 Bloor St. E., Toronto, ON M4W 3N2
B.	NEW YORK LIFE INSURANCE COMPANY OF CANADA, 1600 - 121 Bloor St. E., Toronto, ON M4W 3N2
C.E.F.G.	NIAGARA FIRE INSURANCE COMPANY, c/o Phoenix Continental Management Ltd., One Financial Pl., 1 Adelaide St. E., Toronto, ON M5C 2V9
B.	NN LIFE INSURANCE COMPANY OF CANADA, One Concorde Gate, Don Mills, ON M3C 3N6
C.E.F.G.	NON-MARINE UNDERWRITERS MEMBERS OF LLOYD'S, LONDON, ENGLAND, 1400 - 1155 University Ave., Montreal, PQ H3B 1S3
B.	NORTH AMERICAN LIFE AND CASUALTY COMPANY, 700 - 2005 Sheppard Ave., E., Willowdale, ON M2J 5B4
B.	NORTH AMERICAN LIFE ASSURANCE COMPANY, 5650 Yonge St., North York, ON M2M 4G4
Frat.	NORTH WEST COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA, Box 336, Winnipeg, MB R3C 2H6
B.	NORTH WEST LIFE ASSURANCE COMPANY OF CANADA, 800 - 1040 West Georgia St., Vancouver, BC V6E 4H1
D.F.	NORWICH UNION FIRE INSURANCE SOCIETY LIMITED, 60 Yonge St., Toronto, ON M5E 1H5
A.	NORWICH UNION LIFE INSURANCE SOCIETY, 60 Yonge St., Toronto, ON M5E 1H5
C.F.G.	OLD REPUBLIC INSURANCE COMPANY, Box 557, Hamilton, ON L8N 3K9
C.F.G.	ORION INSURANCE COMPANY PLC, c/o Halifax Insurance Company, 75 Eglinton Ave.E., Toronto, ON M4P 3A4
B.	PAUL REVERE LIFE INSURANCE COMPANY, Box 5044, Burlington, ON L7R 4C1
B.	PENNSYLVANIA LIFE INSURANCE COMPANY, 90 Dundas St. W., Mississauga, ON L5B 2T5
C.F.G.	PERSONAL INSURANCE COMPANY OF CANADA, 703 Evans Ave., Etobicoke, ON M9C 5A7
D.F.G.	PHOENIX INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St.W., Toronto, ON M5H 3C2
B.	PHOENIX MUTUAL LIFE INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St.W., Toronto, ON M5H 1B5
A.	PIERCE NATIONAL LIFE INSURANCE COMPANY, 402 - 1770 West 7th Ave., Vancouver, BC V6J 4Y6
C.	POOL INSURANCE COMPANY, 1007 - 220 Portage Ave., Winnipeg, MB R3C 0A5
C.F.G.	PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY, Box 340, Portage la Prairie, MB R1N 3B8
B.	PRIMERICA LIFE INSURANCE COMPANY, 301 - 350 Burnhamthorpe Road W., Mississuaga, ON L4T 4C2
B.	PRIMERICA LIFE INSURANCE COMPANY OF CANADA, 301 - 350 Burnhamthorpe Rd. W., Mississauga, ON L4T 4C2
C.F.G.	PRIMMUM INSURANCE COMPANY, 12th Fl., 50 Place Cremazie, Montreal, PQ H2P 1B6
B.	PRINCIPAL MUTUAL LIFE INSURANCE COMPANY, c/o McLean & Kerr, 2800 - 130 Adelaide St. W., Toronto, ON M5H 3P5
C.F.G.	PROGRESSIVE CASUALTY INSURANCE COMPANY, 5th Fl., 200 Yorkland Blvd., Willowdale, ON M2J 5C1
C.F.	PROTECTION MUTUAL INSURANCE COMPANY, 810 - 1275 North Service Road West, Oakville, ON L6M 3G4
B.	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, Plaza 3, Ste. 201 - 2000 Argentia Rd., Mississauga, ON L5N 1V9
C.E.F.G.	PRUDASCO ASSURANCE COMPANY, 1155 University St., Montreal, PQ H3B 1R7
B.	PRUDENTIAL ASSURANCE COMPANY LIMITED (OF ENGLAND), 1155 University St., Montreal, PQ H3B 1R7
C.E.F.G.	PRUDENTIAL ASSURANCE COMPANY OF ENGLAND PROPERTY AND CASUALTY (CANADA), 1155 University St., Montreal, PQ H3B 1R7
F.	PRUDENTIAL GROUP ASSURANCE COMPANY OF ENGLAND (CANADA), Box 9032, 101 Frederick St., Kitchener, ON N2G 4R8
A.F.	PRUDENTIAL INSURANCE COMPANY OF AMERICA, 200 Consilium Pl., Scarborough, ON M1H 3E6
B.	PRUDENTIAL LIFE ASSURANCE COMPANY OF ENGLAND (CANADA), 101 Frederick St., Kitchener, ON N2G 4R8
C.F.G.	PRUDENTIAL OF AMERICA GENERAL INSURANCE COMPANY (CANADA), 200 Consilium Pl., Scarborough, ON M1H 3E6
B.	PRUDENTIAL OF AMERICA LIFE INSURANCE COMPANY (CANADA), 400 S - 33 Yonge St., Toronto, ON M5E 1V7
B.	RELIABLE LIFE INSURANCE COMPANY, Box 557, Hamilton, ON L8N 3K9
C.F.G.	RELIANCE INSURANCE COMPANY, 1906 - 200 King St. W., Box 61, Toronto, ON M5H 3T4
C.F.	ROYAL EXCHANGE ASSURANCE OF AMERICA INC., c/o Wm. H. McGee & Co. of Canada Ltd., 1200 - 48 Yonge St., Toronto, ON M5E 1G6
C.E.F.G.	ROYAL INSURANCE COMPANY OF CANADA, 10 Wellington St. E., Toronto, ON M5E 1L5

A.	ROYAL LIFE INSURANCE COMPANY OF CANADA, 300 - 277 Lakeshore Road E., Oakville, ON L6J 1H9
C.F.G.	ST. PAUL FIRE AND MARINE INSURANCE COMPANY, 400 - 55 University Ave., Toronto, ON M5J 2L3
D.F.G.	SASKATCHEWAN MUTUAL INSURANCE COMPANY, 279 - 3rd Ave. N., Saskatoon, SK S7K 2H8
B.	SEABOARD LIFE INSURANCE COMPANY, 2165 West Broadway, Vancouver, BC V6K 4N5
F.	SEABOARD SURETY COMPANY, c/o Fasken Campbell Godfrey, Box 20, Toronto-Dominion Centre, Toronto, ON M5K 1N6
C.F.	SEABOARD SURETY COMPANY OF CANADA, 1500 - 2 Bloor St. W., Toronto, ON M4W 3E2
Box C.F.G.	SECURITY INSURANCE COMPANY OF HARTFORD, c/o Wm.H.McGee & Co., 1200-48 Yonge St., Toronto, ON M5E 1G6
C.F.G.	SECURITY NATIONAL INSURANCE COMPANY, 12th Fl., 50 Place Cremazie, Montreal, PQ H2P 1B6
C.F.	SENTRY INSURANCE A MUTUAL COMPANY, c/o Canadian Insurance Consultants Inc., 600 - 133 Richmond St. W., Toronto, ON M5H 2L3
C.F.G.	SKANDIA GROUP INSURANCE COMPANY LTD, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 3C2
Frat.	SONS OF SCOTLAND BENEVOLENT ASSOCIATION, 7th Fl., 90 Eglinton Ave. E., Toronto, ON M4P 2Y3
C.F.G.	SOVEREIGN GENERAL INSURANCE COMPANY, 520 - 5th Ave. S.W., 10th Fl., Calgary, AB T2P 3R7
B.	SOVEREIGN LIFE INSURANCE COMPANY, Box 210, Main Depot, Calgary, AB T2P 2H8
B.	STANDARD LIFE ASSURANCE COMPANY, 200 - 1245 Sherbrooke St. W., Montreal, PQ H3G 1G3
A.	STANDARD LIFE ASSURANCE COMPANY OF CANADA, 1245 Sherbrooke St. W., Montreal, PQ H3G 1G3
F.	STEWART TITLE GUARANTY COMPANY, c/o Encon Title Insurance Managers Inc., 1200 - 99 Metcalfe St., Ottawa, ON K1P 6L7
C.F.G.	SUMITOMO MARINE AND FIRE INSURANCE COMPANY, LIMITED, 2400 - 161 Bay St., Toronto, ON M5J 2S1
B.	SUN ALLIANCE AND LONDON ASSURANCE COMPANY (CANADA), 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
C.F.G.	SUN ALLIANCE INSURANCE COMPANY, 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
B.	SUN LIFE ASSURANCE COMPANY OF CANADA, 225 King St. W., Toronto, ON M5V 3C5
C.F.	SWITZERLAND GENERAL INSURANCE COMPANY, LIMITED, 2000 - 1080 Beaver Hall Hill, Montreal, PQ H2Z 1S8
B.	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA, c/o Genest Murray DesBrisay Lamek, 200 - 4 King St. W., Toronto, ON M5H 1B6
C.F.G.	TOKIO MARINE AND FIRE INSURANCE COMPANY LIMITED, c/o Phoenix Continental Management Ltd., One Financial Pl., 1 Adelaide St. E., Toronto, ON M5C 2V9
C.E.F.G.	TORONTO GENERAL INSURANCE COMPANY, 500 - 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
B.	TORONTO MUTUAL LIFE INSURANCE COMPANY, 112 St. Clair Ave. W., Toronto, ON M4V 2Y3
F.	TRADE INDEMNITY PLC, 707 - 331 Cooper St., Ottawa, ON K2P 0G5
C.E.F.G.	TRADERS GENERAL INSURANCE COMPANY, 500 - 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.G.	TRAFALGAR INSURANCE COMPANY OF CANADA, 100 - 425 Bloor St. E., Toronto, ON M4W 3R5
C.F.G.	TRANSAMERICA INSURANCE COMPANY, c/o Canadian Insurance Consultants Inc., 600 - 133 Richmond St. W., Toronto, ON M5H 2L3
A.	TRANSAMERICA LIFE INSURANCE COMPANY OF CANADA, 2180 Yonge St., Toronto, ON M4S 2C3
B.	TRANSAMERICA OCCIDENTAL LIFE INSURANCE COMPANY, 2180 Yonge St., Toronto, ON M4S 2C3
C.E.F.G.	TRANSATLANTIC REINSURANCE COMPANY, 14th Fl., 145 Wellington St. W., Toronto, ON M5J 1H8
C.F.G.	TRANSIT INSURANCE COMPANY, 1000 - 2345 Yonge St., Toronto, ON M4P 2E5
C.F.G.	TRANSPORT INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St.W., Toronto, ON M5H 1B5
C.E.F.G.	TRAVELERS INDEMNITY COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 3C2
A.F.	TRAVELERS INSURANCE COMPANY, c/o Cassels, Brock & Blackwell, 2100 - 40 King St. W., Toronto, ON M5H 3C2
Frat.	UKRAINIAN FRATERNAL SOCIETY OF CANADA, 235 McGregor St., Winnipeg, MB R2W 4W5
Frat.	UKRAINIAN MUTUAL BENEFIT ASSOCIATION OF SAINT NICHOLAS OF CANADA, 804 Selkirk Ave., Winnipeg, MB R2W 2N6
Frat.	UKRAINIAN NATIONAL ASSOCIATION, INC., 18 Leland Ave., Toronto, ON M8Z 2X5
C.F.G.	UNDERWRITERS INSURANCE COMPANY, c/o Fasken Campbell Godfrey, Box 20 Toronto-Dominion Centre, Toronto, ON M5K 1N6
B.	UNITED AMERICAN INSURANCE COMPANY, 1002 - 145 King St. W., Toronto, ON M5H 3X6
Frat.	ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA, Box 1490, Moncton, NB E1C 8T6
B.	UNUM LIFE INSURANCE COMPANY OF AMERICA, c/o Cassels Brock & Blackwell, 2100 - 40 King St.W., Toronto, ON M5H 1B5
C.F.G.	UTICA MUTUAL INSURANCE COMPANY, c/o Fasken Campbell Godfrey, Box 20 Toronto-Dominion Centre, Toronto, ON M5K 1N6
C.F.G.	VICTORIA INSURANCE COMPANY OF CANADA, 500 - 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
C.F.	VOYAGEUR INSURANCE COMPANY, 300 - 44 Peel Centre Drive, Brampton, ON L6T 4M8
C.E.F.G.	WAWANESA MUTUAL INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
B.	WAWANESA MUTUAL LIFE INSURANCE COMPANY, 191 Broadway, Winnipeg, MB R3C 3P1
C.E.F.G.	WELLINGTON INSURANCE COMPANY, 7th Fl., 383 Richmond St., London, ON N6A 3C4
B.	WESTBURY CANADIAN LIFE INSURANCE COMPANY, Box 2918, 120 King St. W., Hamilton, ON L8N 3R5
C.E.F.G.	WESTERN ASSURANCE COMPANY, 10 Wellington St. E., Toronto, ON M5E 1L5
A.	WESTERN LIFE ASSURANCE COMPANY, 200 - 112 St. Clair Ave. W., Toronto, ON M4V 2Y3
F.	WESTERN SURETY COMPANY, Box 527, Regina, SK S4P 2G8
A.	WINTERTHUR LIFE INSURANCE COMPANY, 1075 Bay St., Toronto, ON M5S 2W5
Frat.	WORKERS BENEVOLENT ASSOCIATION OF CANADA, 595 Pritchard Ave., Winnipeg, MB R2W 2K4
C.F.G.	YASUDA FIRE AND MARINE INSURANCE COMPANY, LIMITED, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
C.E.F.G.	ZURICH INDEMNITY COMPANY OF CANADA, 400 University Ave., Toronto, ON M5G 1S7

C.F.G.	ZURICH INSURANCE COMPANY, 400 University Ave., Toronto, ON M5G 1S7
B.	ZURICH LIFE & HEALTH INSURANCE COMPANY OF CANADA, 2225 Sheppard Ave. E., Toronto, ON M2J 5C4
B.	ZURICH LIFE INSURANCE COMPANY OF CANADA, 2225 Sheppard Ave. E., Toronto, ON M2J 5C4

PROVINCIALLY LICENSED COMPANIES

D.E.F.	ANGLO CANADA GENERAL INSURANCE COMPANY, 4th Fl., 217 York St., London, ON N6A 5P9
C.E.F.G.	AXA INSURANCE COMPANY, 1400 - 5700 Yonge Street, Toronto, ON M4M 4K2
C.F.G.	BELAIR INSURANCE COMPANY INC., 5455 St-Andree Street, Montreal, PQ H2J 4A9
C.F.G.	CANADA WEST INSURANCE COMPANY, 400 - 9777 - 102 Ave., Edmonton, AB T5J 4G9
C.E.F.G.	CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY, 40 George St. N., Cambridge, ON N1S 2M8
B.	CANADIAN TRINITY LIFE INSURANCE COMPANY, 2 St. Clair Ave. E., Toronto, ON M4T 2V6
C.E.F.G.	COMMERCE AND INDUSTRY INSURANCE COMPANY OF CANADA, 14th Fl., 145 Wellington St. W., Toronto, ON M5J 1H8
E.	CO-OPERATIVE HAIL INSURANCE COMPANY LIMITED, Box 777, Regina, SK S4P 3A8
C.E.F.G.	CORONATION INSURANCE COMPANY LIMITED, 401 - 18 King St. E., Toronto, ON M5C 2R6
B.	DESJARDINS LIFE ASSURANCE COMPANY INC., 200 Avenue des Commandeurs, Levis, PQ G6V 6R2
D.F.G.	DOME INSURANCE CORP. LTD., 800 - 240 Graham Ave., Winnipeg, MB R3C 0J7
B.	FIRST CANADIAN INSURANCE CORPORATION, 10727 - 82 Avenue, Edmonton, AB T6E 2B1
D.E.F.G.	GERLING GLOBAL GENERAL INSURANCE COMPANY, 480 University Ave., Toronto, ON M5G 1V6
B.	GERLING GLOBAL LIFE INSURANCE COMPANY, 480 University Ave., Toronto, ON M5G 1V6
D.E.F.G.	GERLING GLOBAL REINSURANCE COMPANY, 480 University Ave., Toronto, ON M5G 1V6
F.	HERITAGE GENERAL INSURANCE COMPANY, 2nd Floor, 401 Bay Street, Toronto, ON M5H 2Y4
Mut. Fire	HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION, c/o H.B. Farm Agencies Ltd., 206 - 62 Hargrave St., Winnipeg, MB R3C 1N1
MUT. BEN.	INDEPENDENT MUTUAL BENEFIT FEDERATION, 316A Oakwood Ave., Toronto, ON M6E 2V7
B.	INDUSTRIAL-ALLIANCE LIFE INSURANCE COMPANY, 1080 St. Louis Road, Sillery, PQ G1K 7M3
C.F.G.	KINGSWAY GENERAL INSURANCE COMPANY, 416 - 4 Eva Road, Etobicoke, ON M9C 5K9
C.E.F.G.	LAURENTIAN GENERAL INSURANCE COMPANY INC., 25th Fl., 1100 Rene Levesque Blvd.W., Montreal, PQ H3B 4P4
B.	LAURENTIAN LIFE INC., 500 Grande-Allee E., Quebec, PQ G1R 5M4
Mut. Fire	MANITOBA MENNONITE MUTUAL INSURANCE COMPANY, Box 3550, Steinbach, MB R0A 2A0
Frat.	MANITOBA MOTOR CLUB INSURANCE COMPANY INC., Box 1400, Winnipeg, MB R3C 2Z3
C.F.G.	MAPLEX GENERAL INSURANCE COMPANY, 3027 Harvester Road, Burlington, ON L7N 3P4
C.F.	MUTUAL OF OTTAWA - CHURCH INSURANCE, Ste. J - 1065 de la Carriere Blvd., Hull, PQ J8Y 6V5
D.E.F.G.	PAFCO INSURANCE COMPANY LIMITED, 1243 Islington Ave., Etobicoke, ON M8X 2Y3
Mut. Fire	RED RIVER VALLEY MUTUAL INSURANCE COMPANY, Box 940, Altona, MB R0G 0B0
C.E.F.G.	SCOTTISH & YORK INSURANCE CO. LIMITED, 500 - 2206 Eglinton Ave. E., Scarborough, ON M1L 4S8
D.E.F.	SIMCOE & ERIE GENERAL INSURANCE COMPANY, 649 North Service Rd. W., Box 5012, Burlington, ON L7R 4L5
B.	SMDA INSURANCE CORPORATION, 110 - 555 Park Street, Regina, SK S4N 5B2

DISCONTINUING COMPANIES

The following companies held a "Discontinuing Licence" for the year 1992. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31st, 1992, and does not authorize the company to undertake or renew insurance contracts in the Province.

FEDERALLY LICENSED COMPANIES

DISC.	ARGONAUT INSURANCE COMPANY, c/o Ward-Carney Mangement Inc., 2706 - 311 6th Ave. N., Saskatoon, SK S7K 7A9
DISC.	CIGNA PROPERTY AND CASUALTY INSURANCE COMPANY, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
DISC.	CUNA MUTUAL INSURANCE SOCIETY, Box 5065, Burlington, ON L7R 4C2
DISC.	EQUITABLE GENERAL INSURANCE COMPANY, 2475 Laurier Blvd., Sillery, PQ G1T 1C4
DISC.	FEDERATED MUTUAL INSURANCE COMPANY, Box 5800, Winnipeg, MB R3C 3C9
DISC.	FIRE INSURANCE COMPANY OF CANADA, 1075 Bay St., Toronto, ON M5S 2W5
DISC.	FOREMOST INSURANCE COMPANY GRAND RAPIDS, MICHIGAN, c/o McLean & Kerr, 2800 - 130 Adelaide St. W., Toronto, ON M5H 3P5
DISC.	GENERAL INSURANCE COMPANY OF AMERICA, Box 20, Toronto-Dominion Centre, Toronto, ON M5K 1N6
DISC.	GRANITE INSURANCE COMPANY, 1101 - 181 University Ave., Box 11, Toronto, ON M5H 3M7
DISC.	HANOVER INSURANCE COMPANY, 2020 - 3080 Yonge St., Toronto, ON M4N 3N1
DISC.	INSURANCE COMPANY OF NORTH AMERICA, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
DISC.	LONDON ASSURANCE, 9th Fl., 48 Yonge St., Toronto, ON M5E 1G8
DISC.	NORMAN INSURANCE COMPANY LIMITED, 2475 Laurier Blvd., Sillery, PQ G1T 1C4
DISC.	NORTH AMERICAN BENEFIT ASSOCIATION, Box 234, Sarnia, ON N7T 7H9

DISC. PACIFIC EMPLOYERS INSURANCE COMPANY, 38th Fl., 40 King St. W., Toronto, ON M5H 3Y2
DISC. SAFECO INSURANCE COMPANY OF AMERICA, Box 20, Toronto-Dominion Centre, Toronto, ON M5K 1N6

PROVINCIALLY LICENSED COMPANIES

DISC. COOPERANTS, MUTUAL LIFE INSURANCE SOCIETY, 600 de Maisonneuve Blvd. West, Montreal, PQ H3A 3J2
DISC. LAURENTIAN LIFE AND HEALTH INSURANCE CORPORATION, 500 Grande-Allee E., Quebec, PQ G1R 5M4

COMPANIES WHICH HAVE NOT RENEWED THEIR LICENCES IN MANITOBA FOR 1992

FEDERALLY LICENSED COMPANY

Frat. SONS OF NORWAY, c/o Touche Ross & Co., First Canadian Pl., 100 King St.W., Toronto, ON M5X 1B3

PROVINCIALLY LICENSED COMPANY

None

RECIPROCAL EXCHANGES LICENSED TO DECEMBER 31, 1992

FEDERALLY LICENSED COMPANY

RECIP. LUMBERMEN'S UNDERWRITING ALLIANCE, 500 - 185 Dorval Ave., Dorval, PQ H9S 5J9

PROVINCIALLY LICENSED COMPANIES

RECIP. CANADIAN LAWYERS INSURANCE ASSOCIATION, c/o Federation of Law Societies, 480 - 445 St. Laurent Blvd., Montreal, PQ H2Y 2Y7
RECIP. CANADIAN OIL & GAS RECIPROCAL INSURANCE EXCHANGE, c/o COGRIE Services Ltd., c/o Bow Valley Industries, 1800, 321 - 6th Ave. S.W., Calgary, AB T2P 3R2
RECIP. CANADIAN UNIVERSITIES RECIPROCAL INSURANCE EXCHANGE, 514 - 700 Dorval Drive, Oakville, ON L6K 3V3
RECIP. COMMUNITY NEWSPAPERS RECIPROCAL INSURANCE EXCHANGE, 1184 Speers Road, Oakville, ON L6J 5A9
RECIP. HEALTHCARE INSURANCE RECIPROCAL OF CANADA, 210 - 4211 Yonge St., Willowdale, ON M2P 2A9

SPECIAL BROKERS LICENSED TO DECEMBER 31, 1992

Richard Battagello	o/a Johnson & Higgins Ltd. 2400 - 201 Portage Ave., Winnipeg, MB R3B 3K6
Michael J. Chudy	o/a Marsh & McLennan Limited 810 - One Lombard Pl., Winnipeg, MB R3B 0X3
George P. Esau	o/a Oldfield, Kirby, Dale, Esau Inc. Insurance Brokers 200 - 330 St. Mary Ave., Winnipeg, MB R3C 2L2
Kenneth A. Feasey	o/a Ranger Unicity Insurance Brokers Ltd. 827 Cavalier Drive, Winnipeg, MB R2Y 1C6
Patrick W. McNamara	o/a Ernst, Kennedy Insurance Agency Inc. 210 - 387 Broadway, Winnipeg, MB R3C 0V5
Daniel R. Milne	o/a D.R. Milne & Company Ltd. 200 - 207 Donald St., Winnipeg, MB R3C 1M5
Brian G. Sanders	o/a Reed Stenhouse Limited 1800 - One Lombard Pl., Winnipeg, MB R3B 2A3
Gary D. Watt	o/a V. Watt & Associates Ltd. 14 - 584 Pembina Hwy., Winnipeg, MB R3M 3X7

COMPARATIVE SUMMARY

TOTAL PREMIUMS AND LOSSES IN ALL CLASSES, OTHER-THAN-LIFE
Adjustment Expenses Included in Net Losses Incurred

CLASS OF INSURANCE	1990			1991		
	PREMIUMS $'000	LOSSES $'000	LOSS RATIO	PREMIUMS $'000	LOSSES $'000	LOSS RATIO
Accident and Sickness	142,797	116,346	81.48%	145,774	131,506	90.21%
Aircraft	3,071	4,528	147.44%	3,331	1,890	56.73%
Automobile	320,874	311,934	97.21%	344,508	349,464	101.43%
Boiler and Machinery	3,380	(32)	0.95%	3,188	1,001	31.39%
Fidelity and Surety	9,003	4,058	45.07%	7,831	3,994	51.00%
Hail	11,204	10,258	91.56%	12,632	9,936	78.65%
Liability	35,268	15,910	45.11%	35,127	27,459	78.42%
Marine	842	1,886	223.99%	832	862	103.60%
Miscellaneous	24,931	13,826	55.46%	18,063	17,019	94.22%
*Property	179,982	134,101	74.51%	183,134	128,018	69.90%
TOTALS	$731,352	$612,815	83.08%	$754,420	$671,149	88.96%

**Property includes: Fire, P.P.F., Plate Glass, Theft, Inland Transportation and Livestock.*

ACCIDENT & SICKNESS
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Abbey Life Insurance Co. of Canada	221	40	155	62
Aetna Life Insurance Company	1,470	1,165	78	(365)
Aetna Life Insurance Co. of Canada	2,492	2,154	1,943	3,236
Alexander Hamilton Life Insurance Co.	148	63	148	80
Allstate Insurance Company of Canada	196	50	189	67
Allstate Life Insurance Co. of Canada	264	358	215	70
American Bankers Ins. Co. of Florida	114	36	128	24
American Bankers Life Assce. of Florida	24	6	85	23
American Home Assurance Company	(16)	48	38	65
American Life Insurance Company	568	28	97	19
Amex Life Assurance Company	194	61	187	34
Bankers Life and Casualty Company	1	0	0	0
Blue Cross Life Ins. Co. of Canada	74	11	95	20
Canada Life Assurance Company	9,322	6,142	9,100	10,535
Chrysler Life Insurance Co. of Canada	1	2	(1)	(1)
Chubb Insurance Company of Canada	0	0	0	1
CIGNA Insurance Company of Canada	1	0	10	5
CIGNA Life Insurance Company of Canada	74	36	73	21
Citadel General Assurance Company	3,595	1,922	3,097	2,218
Citadel Life Assurance Company	544	686	516	495
Combined Insurance Co. of America	2,680	1,140	2,717	696
Commerce and Industry Ins. Co. of Canada	6	7	2	(2)
Commercial Union Assurance Co. of Canada	58	22	90	40
Commercial Union Life Assce. of Canada	644	440	527	216
Confederation Life Insurance Company	4,258	2,718	4,617	2,832
Connecticut General Life Insurance Co.	1	4	2	1
Consolidated Life Assurance Co. Ltd.	0	0	8	0
Constellation Assurance Company	1,733	1,724	0	0
Cooperants, Mutual Life Ins. Society	13	0	0	0
Co-operators General Insurance Company	394	(27)	184	148
Co-operators Life Insurance Company	2,270	1,412	2,453	1,637
Credit Life Insurance Company	(15)	50	(1)	53
Crown Life Insurance Company	1,288	1,295	1,331	909
Cumis General Insurance Company	20	14	18	3
Cumis Life Insurance Company	1,811	968	2,545	971

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Desjardins Life Assurance Company Inc.	394	203	471	358
Desjardins Mutual Life Assurance Co.	394	35	0	0
Eagle Star Insurance Company Limited	0	0	25	4
Empire Life Insurance Company	171	96	129	81
Equitable Life Assce. Soc. of The U.S.	7	2,877	5	0
Equitable Life Insurance Co. of Canada	275	184	278	206
Federated Life Insurance Co. of Canada	226	165	305	279
Federated Mutual Insurance Company	0	(25)	0	25
Financial Life Assurance Co. of Canada	4	0	3	0
First North American Insurance Company	11,617	11,858	13,383	22,283
Ford Life Insurance Company	55	67	23	76
General American Life Insurance Company	21	19	20	0
Glacier National Life Assurance Company	127	40	120	80
Globe Life Insurance Company	201	62	(21)	41
Great-West Life Assurance Company	34,688	29,886	34,635	23,974
Granite Insurance Company	0	0	(1)	(6)
Guardian Insurance Company of Canada	2	0	0	0
Hartford Fire Insurance Company	49	54	40	105
Imperial Life Assurance Co. of Canada	856	773	879	594
Industrial-Alliance Life Ins. Company	68	46	60	43
John Alden Life Insurance Company	0	11	0	0
John Deere Insurance Company of Canada	12	13	12	11
John Hancock Mutual Life Insurance Co.	27	18	24	23
Laurentian Life & Health Insurance Corp.	785	699	0	0
Laurentian Life Inc.	0	0	1	0
Laurentian Life Insurance Co. of Canada	406	93	330	64
Laurentian Pacific Insurance Company	(1)	1	0	0
Laurier Life Insurance Company	2	0	(1)	0
Life Insurance Company of North America	6	18	(1)	545
Life Investors Insurance Co. of America	0	0	126	52
London Life Insurance Company	9,620	7,789	9,990	8,405
London and Midland General Insurance Co.	565	256	631	392
Manufacturers Life Insurance Company	1,222	1,015	1,164	1,715
Maritime Life Assurance Company	1,614	1,037	1,609	1,011
Massachusetts Indemnity & Life Ins. Co.	7	0	8	0
Metropolitan Life Insurance Company	1,093	1,339	1,083	730
MIC Life Insurance Corporation	0	11	0	0

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Mutual Life Assurance Company of Canada	6,379	6,627	6,394	6,323
Mutual Life Insurance Co. of New York	13	2	13	87
Mutual of Omaha Insurance Company	1,869	471	1,571	2,268
National Fidelity Life Insurance Company	82	(5)	76	(5)
National Life Assurance Co. of Canada	1,007	403	1,030	535
New York Life Insurance Company	270	405	154	124
New York Life Insurance Co. of Canada	1	19	6	47
NN Life Insurance Company of Canada	49	15	74	55
Non-Marine Underwriters Lloyds of London	758	175	686	154
North American Life and Casualty Company	4	7	3	1
North American Life Assurance Company	472	3,923	1,231	6,350
Pafco Insurance Company	0	0	20	0
Paico International Insurance Company	(6)	15	0	0
Paul Revere Life Insurance Company	3,901	1,400	4,183	3,596
Pennsylvania Life Insurance Company	2,749	821	2,844	844
Phoenix Mutual Life Insurance Company	0	31	0	31
Principal Mutual Life Insurance Company	43	45	0	(2)
Provident Life and Accident Ins. Company	31	26	18	68
Prudential Assurance Company Limited	65	65	52	73
Prudential Grp.Assce.of England (Canada)	0	0	1,770	1,750
Prudential Insurance Company of America	2,871	2,862	2,677	6,115
Reliable Life Insurance Company	431	339	529	193
Royal Insurance Company of Canada	5	0	5	0
Seaboard Life Insurance Company	2,335	551	1,722	551
Sovereign General Insurance Company	155	39	77	48
Sovereign Life Insurance Company	253	44	329	21
Standard Life Assurance Company	34	54	80	91
Sun Alliance and London Assce.Co.(Canada)	0	0	29	0
Sun Life Assurance Company of Canada	10,211	10,770	10,617	10,203
Toronto Mutual Life Insurance Company	9	0	55	23
Transamerica Insurance Company	1	0	0	0
Transamerica Occidental Life Ins. Co.	18	173	22	26
Travelers Insurance Company	55	129	73	(47)
UNUM Life Insurance Company	1,132	801	0	0
UNUM Life Insurance Company of America	24	(142)	4,892	1,534
Voyageur Insurance Company	2,647	1,104	2,349	902
Wawanesa Mutual Life Insurance Company	2,518	1,256	2,435	996

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Westbury Canadian Life Insurance Co.	533	450	523	635
Western Life Assurance Company	53	48	45	67
Zurich Indemnity Co. of Canada	108	31	56	34
Zurich Life & Health Ins. Co. of Canada	2,936	1,982	3,158	2,423
Zurich Life Insurance Company of Canada	41	195	0	188
TOTALS	$142,797	$116,346	$145,774	$131,506

H A I L
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
American National Fire Insurance Co.	249	(7)	344	522
CIGNA Insurance Company of Canada	2,028	2,105	1,642	1,001
Continental Insurance Company	2,296	2,195	2,215	2,255
Co-operative Hail Insurance Co. Ltd.	1,866	979	3,067	1,929
GAN Canada Insurance Company	0	2	0	0
Great American Insurance Company	1,154	996	1,291	1,510
Hartford Fire Insurance Company	1,795	2,702	1,977	1,579
New Rotterdam Insurance Company	662	627	522	359
Niagara Fire Insurance Company	420	383	574	259
Scottish & York Insurance Company Ltd.	396	146	0	0
Simcoe & Erie General Insurance Company	338	130	1,000	522
TOTALS	$11,204	$10,258	$12,632	$9,936

AIRCRAFT
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Aetna Casualty and Surety Company	39	77	43	8
American Home Assurance Company	138	(4)	130	32
AVEMCO Insurance Company	69	2	98	11
Aviation & General Insurance Co. Ltd.	0	0	152	269
British Aviation Insurance Co. Limited	1,098	3,205	1,055	112
Canadian General Insurance Company	0	0	0	25
CIGNA Insurance Company of Canada	29	85	19	14
Commerce Group Insurance Company	57	(5)	42	16
Commercial Union Assurance Company PLC	21	0	24	87
Continental Casualty Company	224	13	192	(2)
Continental Insurance Company	59	(15)	1	(14)
Continental Insurance Company of Canada	72	21	50	149
Coronation Insurance Company Limited	602	601	488	455
Eagle Star Insurance Company Ltd.	85	(62)	0	66
Hartford Fire Insurance Company	123	38	23	7
Non-Marine Underwriters Lloyds of London	286	21	325	234
Old Republic Insurance Company	51	145	0	(1)
Orion Insurance Company PLC	(21)	(1)	0	16
Pacific Employers Insurance Company	0	(39)	0	2
Phoenix Assurance Public Limited Company	89	109	27	(34)
Prudential Assurance Company Limited	(275)	79	21	320
Simcoe & Erie General Insurance Company	107	253	532	62
St. Paul Fire and Marine Insurance Co.	41	0	21	0
Travelers Indemnity Company	177	5	88	56
TOTALS	$3,071	$4,526	$3,331	$1,890

AUTOMOBILE
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Aetna Casualty and Surety Company	15	0	23	11
Allstate Insurance Company of Canada	11	10	20	26
American Home Assurance Company	22	(37)	35	(1)
American Road Insurance Company	314	168	225	63
AXA Insurance (Canada)	0	0	4	1
Canadian General Insurance Company	0	0	1	17
Canadian Home Assurance Company	87	26	37	11
Canadian Surety Company	11	0	20	0
Chateau Insurance Company	2	0	1	0
Chequers Insurance Company	0	3	0	0
Chrysler Insurance Company	123	59	105	83
CIGNA Insurance Company of Canada	76	111	30	(204)
Citadel General Assurance Company	0	0	1	0
Commercial Union Assurance Co. of Canada	58	175	292	59
Continental Insurance Company	30	(9)	31	158
Continental Insurance Company of Canada	197	131	155	87
Co-operators General Insurance Company	3	0	1	1
Cumis General Insurance Company	8	6	8	5
Dome Insurance Corp. Ltd.	7	0	6	0
Dominion Insurance Corporation	0	1	0	1
Dominion of Canada General Insurance Co.	548	276	674	347
Economical Mutual Insurance Company	0	(10)	0	0
Employers Ins. of Wausau A Mutual Co.	3	(6)	0	9
Federated Insurance Company of Canada	284	102	265	493
Federated Mutual Insurance Company	0	13	0	(14)
Fireman's Fund Insurance Company	2	3	3	(3)
GAN Canada Insurance Company	0	11	0	(1)
General Accident Assurance Co. of Canada	165	20	188	75
Gerling Global Reinsurance Company	34	2	33	29
Guardian Insurance Company of Canada	52	10	169	(4)
Halifax Insurance Company	5	30	3	25
Hartford Insurance Company of Canada	1	1	1	(1)

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Home Insurance Company	0	34	2	1
Insurance Company of North America	0	0	0	0
Laurentian Casualty Company of Canada	0	0	0	0
Laurentian General Insurance Company Inc.	24	0	(2)	0
Laurentian Pacific Insurance Company	32	0	37	7
Laurentian Shield Insurance Company	0	0	3	0
Liberty Mutual Fire Insurance Company	22	(47)	47	18
Liberty Mutual Insurance Company	0	3	0	1
Lumbermens Mutual Casualty Company	26	0	27	0
Manitoba Public Insurance Corporation	39,179	26,750	0	0
Markel Insurance Company of Canada	0	(18)	0	8
Metropolitan Insurance Company	9	0	9	0
Motors Insurance Corporation	53	131	49	171
New Hampshire Insurance Company	56	23	34	58
New Rotterdam Insurance Company	0	7	0	0
Non-Marine Underwriters Lloyds of London	16	0	1	2
Pacific Employers Insurance Company	0	60	0	1
Portage La Prairie Mutual Insurance Co.	10	14	11	0
Prudential Assurance Company Limited	44	(1)	52	0
Royal Insurance Company of Canada	2,263	932	2,035	1,305
St. Paul Fire and Marine Insurance Co.	10	1	7	1
Safeco Insurance Company of America	0	(4)	0	0
Saskatchewan Mutual Insurance Company	3	0	4	0
Scottish & York Insurance Company Ltd.	0	366	0	0
Sentry Insurance A Mutual Company	5	2	11	2
Simcoe & Erie General Insurance Company	0	17	26	(1)
Sovereign General Insurance Company	84	10	58	8
Sumitomo Marine & Fire Insurance Co., Ltd.	16	9	8	12
Tokio Marine and Fire Insurance Co. Ltd.	(1)	0	1	(1)
Transit Insurance Company	2,962	2,978	2,614	3,970
Transport Insurance Company	0	(29)	0	27
United States Fire Insurance Company	6	(3)	4	(287)
Utica Mutual Insurance Company	125	0	6	(11)
Wellington Insurance Company	18	0	48	78

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Zurich Indemnity Company of Canada	783	390	656	901
Zurich Insurance Company	154	3	54	227
Manitoba Public Insurance Corporation Act				
- Compulsory Insurance	272,917	279,210	336,375	341,693
TOTALS	$320,874	$311,934	$344,508	$349,464

BOILER & MACHINERY
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Aetna Casualty and Surety Company	24	0	21	0
Affiliated F M Insurance Company	6	0	6	0
Allendale Mutual Insurance Company	234	5	199	69
Allstate Insurance Company of Canada	1	0	1	0
Arkwright Mutual Insurance Company	237	(1)	134	0
AXA Home Insurance Company	7	(1)	5	8
Boiler Inspection & Ins. Co. of Canada	393	(352)	376	78
Canadian Millers' Mutual Fire Ins. Co.	0	0	5	1
Canadian Surety Company	6	0	5	0
Chubb Insurance Company of Canada	10	0	22	1
CIGNA Insurance Company of Canada	(1)	0	0	0
Citadel General Assurance Company	1	0	0	0
Commercial Union Assurance Co. of Canada	332	123	405	122
Continental Insurance Company	59	(31)	8	(25)
Continental Insurance Company of Canada	209	53	135	0
Co-operators General Insurance Company	16	0	17	0
Cumis General Insurance Company	3	0	4	0
Dominion Insurance Corporation	2	2	2	23
Dominion of Canada General Insurance Co.	14	0	11	0
Economical Mutual Insurance Company	16	65	12	0
Federal Insurance Company	0	0	1	0
Federatod Insurance Company of Canada	2	0	2	0
Federation Insurance Company of Canada	3	0	2	0
Fireman's Fund Insurance Company	4	2	3	(1)
General Accident Assurance Co. of Canada	24	0	35	17
Gerling Global General Insurance Company	606	(65)	578	254
Gerling Global Reinsurance Company	54	(89)	51	(14)
Grain Insurance and Guarantee Company	52	0	17	0
Guardian Insurance Company of Canada	1	0	0	0
Hanover Insurance Company	2	0	0	0
Hartford Fire Insurance Company	21	0	20	0

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Hartford Insurance Company of Canada	1	0	0	0
Herald Insurance Company	1	0	0	(1)
Home Insurance Company	18	0	15	0
Laurentian Pacific Insurance Company	5	0	2	0
Liberty Mutual Fire Insurance Company	10	0	3	0
Lumbermens Mutual Casualty Company	30	(5)	62	124
Manitoba Public Insurance Corporation	13	2	0	0
Motors Insurance Corporation	1	0	0	0
Non-Marine Underwriters Lloyds of London	7	0	4	0
Protection Mutual Insurance Company	135	(112)	119	0
Prudential Assurance Company Limited	28	0	26	0
Reliance Insurance Company	7	0	6	0
Royal Insurance Company of Canada	729	375	786	271
St. Paul Fire and Marine Insurance Co.	15	1	13	1
Sovereign General Insurance Company	15	0	18	0
Sun Alliance Insurance Company	0	0	3	0
Wellington Insurance Company	18	(4)	24	(3)
Zurich Indemnity Company of Canada	7	0	18	76
Zurich Insurance Company	2	0	12	0
TOTALS	$3,380	$(32)	$3,188	$1,001

FIDELITY & SURETY
Adjustment Expenses Included In Net Losses Incurred

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Aetna Casualty and Surety Company	10	0	48	1
Alta Surety Company	26	0	10	0
American Home Assurance Company	1,005	21	1,055	852
Arkwright Mutual Insurance Company	0	0	0	1
Canadian General Insurance Company	7	0	36	1
Canadian Surety Company	1,309	(24)	1,312	532
Chateau Insurance Company	2	0	2	0
Chubb Insurance Company of Canada	255	33	237	46
CIGNA Insurance Company of Canada	3	45	7	0
Citadel General Assurance Company	3	0	1	0
Commerce and Industry Ins. Co. of Canada	0	0	1	0
Commercial Union Assurance Co. of Canada	36	34	93	60
Continental Insurance Company	(2)	5	0	(14)
Continental Insurance Company of Canada	229	101	164	(17)
Co-operators General Insurance Company	340	(134)	371	453
Cumis General Insurance Company	268	(143)	278	483
Dominion Insurance Corporation	0	(3)	0	(2)
Dominion of Canada General Insurance Co.	157	29	144	55
Economical Mutual Insurance Company	7	2	6	(1)
Equitable General Insurance Company	0	1	0	68
Federated Insurance Company of Canada	24	0	26	0
General Accident Assurance Co. of Canada	42	21	55	(12)
Gerling Global General Insurance Company	40	2	41	30
Gerling Global Reinsurance Company	4	0	4	1
Grain Insurance and Guarantee Company	18	5	25	0
Granite Insurance Company	0	0	0	(2)
Guarantee Company of North America	1,157	(54)	792	257
Guardian Insurance Company of Canada	432	45	55	0
Insurance Company of North America	0	1	0	0
John Deere Insurance Company of Canada	0	0	2	0
Laurentian Casualty Company of Canada	49	33	31	19
Laurentian Pacific Insurance Company	1,536	3,427	1,081	1,288

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Manitoba Public Insurance Corporation	98	35	0	0
Markel Insurance Company of Canada	3	0	0	0
Non-Marine Underwriters Lloyds of London	6	0	6	0
Pafco Insurance Company Limited	0	0	1	0
Pafco International Insurance Company	0	1	0	0
Prudential Assurance Company Limited	108	30	113	(34)
Royal Insurance Company of Canada	181	86	149	19
St. Paul Fire and Marine Insurance Co.	1	0	4	0
Safeco Insurance Company of America	14	0	0	0
Scottish & York Insurance Company Ltd.	45	13	30	27
Seaboard Surety Company of Canada	202	56	188	(14)
Sentry Insurance A Mutual Company	0	(3)	0	0
Simcoe & Erie General Insurance Company	37	0	1	0
Sovereign General Insurance Company	87	3	154	9
Sumitomo Marine & Fire Insurance Co., Ltd.	2	1	0	0
Sun Alliance Insurance Company	2	(1)	2	0
Toronto General Insurance Company	5	0	0	0
Traders General Insurance Company	3	0	0	0
Travelers Indemnity Company	0	0	0	0
United States Fire Insurance Company	0	2	0	(1)
Victoria Insurance Company of Canada	1	(2)	0	0
Wawanesa Mutual Insurance Company	11	5	17	0
Wellington Insurance Company	375	4	437	4
Western Surety Company	613	372	627	(160)
Zurich Indemnity Company of Canada	176	2	54	26
Zurich Insurance Company	76	7	171	19
TOTALS	$9,003	$4,058	$7,831	$3,994

LIABILITY
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Aetna Casualty and Surety Company	21	3	206	99
Allstate Insurance Company of Canada	25	97	112	127
Alpina Insurance Company Limited	0	0	4	0
American Bankers Insurance Co. of Florida	48	0	403	22
American Home Assurance Company	1,368	12	885	700
American Road Insurance Company	0	0	16	0
Arkwright Mutual Insurance Company	0	0	0	(1)
AXA Home Insurance Company	55	(3)	56	41
British Aviation Insurance Co. Limited	95	10	109	26
Calvert Insurance Company Limited	0	(127)	0	(4)
Canadian General Insurance Company	66	37	90	196
Canadian Home Assurance Company	318	97	292	149
Canadian Millers' Mutual Fire Insurance Co.	17	0	83	6
Canadian Surety Company	672	377	590	210
Chateau Insurance Company	2	0	1	0
Chubb Insurance Company of Canada	385	71	501	80
CIGNA Insurance Company of Canada	782	363	806	594
Citadel General Assurance Company	7	(117)	6	138
Commerce and Industry Ins. Co. of Canada	12	12	(6)	(15)
Commercial Union Assurance Co. of Canada	755	93	1,260	329
Commonwealth Insurance Company	490	(367)	413	(173)
Constitution Insurance Company of Canada	3	(23)	0	4
Continental Casualty Company	0	0	55	0
Continental Insurance Company	0	(16)	1	953
Continental Insurance Company of Canada	2,039	1,310	1,453	352
Co-operators General Insurance Company	873	469	682	868
Cornhill Insurance Company of Canada	6	1	10	0
Coronation Insurance Company Limited	245	38	288	33
Cumis General Insurance Company	121	25	127	24
Dome Insurance Corp. Ltd.	46	0	42	0
Dominion Insurance Corporation	0	20	0	(12)
Dominion of Canada General Insurance Co.	611	1,295	486	4,777
Ecclesiastical Insurance Office PLC	12	(2)	14	0
Economical Mutual Insurance Company	254	100	265	57

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Elite Insurance Company	481	168	275	(217)
Employers Ins. of Wausau A Mutual Co.	2	105	1	23
Employers Reinsurance Corporation	0	0	530	(19)
Federal Insurance Company	1	4	0	(2)
Federated Insurance Company of Canada	639	(133)	683	289
Federated Mutual Insurance Company	0	0	0	122
Federation Insurance Company of Canada	139	22	159	69
Fireman's Fund Insurance Company	77	25	56	8
GAN Canada Insurance Company	227	88	223	167
General Accident Assurance Co. of Canada	2,109	425	3,126	563
Gerling Global General Insurance Company	433	104	451	105
Gerling Global Reinsurance Company	161	3	124	(84)
Grain Insurance and Guarantee Company	657	108	679	143
Granite Insurance Company	0	0	43	(20)
Guarantee Company of North America	104	24	8	(35)
Guardian Insurance Company of Canada	1,316	649	1,250	687
Halifax Insurance Company	6	(16)	5	214
Hanover Insurance Company	251	148	0	(77)
Hartford Fire Insurance Company	0	(2)	3	0
Hartford Insurance Company of Canada	1	0	2	0
Herald Insurance Company	0	(2)	0	0
Home Insurance Company	6	(259)	0	5
Insurance Company of North America	0	8	0	(4)
Jevco Insurance Company	14	27	4	(1)
Kansa General International Ins. Co. Ltd.	29	970	(3)	(120)
Kingsway General Insurance Company	0	0	2	0
Laurentian General Ins. Company Inc.	0	0	34	0
Laurentian Pacific Insurance Company	477	558	337	261
Laurentian Shield Insurance Company	0	51	0	(70)
Liberty Mutual Fire Insurance Company	1	0	0	0
Liberty Mutual Insurance Company	5	0	1	0
London and Midland General Insurance Co.	0	47	0	72
Lumbermens Mutual Casualty Company	35	(24)	132	0
Manitoba Mennonite Mutual Insurance Co.	203	187	242	118
Manitoba Public Insurance Corporation	2,051	1,032	0	0
Markel Insurance Company of Canada	2	0	2	(2)
Metropolitan Insurance Company	50	22	46	19

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Motors Insurance Corporation	318	149	298	202
New Hampshire Insurance Company	1,071	574	739	(98)
New Rotterdam Insurance Company	181	103	(28)	84
Niagara Fire Insurance Company	0	(86)	0	(176)
Non-Marine Underwriters Lloyds of London	410	(569)	604	1,752
Norman Insurance Company Limited	1	(9)	0	13
Old Republic Insurance Company	0	0	15	5
Pacific Employers Insurance Company	0	(230)	0	(6)
Pafco Insurance Company Limited	100	9	143	123
Pafco International Insurance Company	145	25	0	0
Portage La Prairie Mutual Insurance Co.	703	570	782	122
Prudential Assurance Company Limited	2,142	637	2,219	1,239
Prudential of America General Ins. Co.	0	0	3	0
Red River Valley Mutual Insurance Co.	672	464	743	1,884
Reliance Insurance Company	237	198	1,553	1,947
Royal Insurance Company of Canada	2,648	1,940	2,089	415
St. Paul Fire and Marine Insurance Co.	46	81	69	(279)
Saskatchewan Mutual Insurance Company	153	71	144	50
Scottish & York Insurance Company Ltd.	1,824	1,036	1,590	774
Seaboard Surety Company of Canada	60	58	44	11
Security Insurance Company of Hartford	0	(1)	484	92
Sentry Insurance A Mutual Company	7	6	7	(6)
Simcoe & Erie General Insurance Company	1,627	1,069	1,645	1,390
Sovereign General Insurance Company	2,182	1,261	2,247	1,406
Sumitomo Marine & Fire Insurance Co., Ltd.	10	5	10	4
Sun Alliance Insurance Company	14	0	52	3,859
Tokio Marine and Fire Insurance Co. Ltd.	0	3	2	(3)
Toronto General Insurance Company	54	30	0	0
Traders General Insurance Company	30	17	0	1
Trafalgar Insurance Company of Canada	3	1	5	0
Transamerica Insurance Company	92	0	10	0
Transit Insurance Company	37	2	33	0
Travelers Indemnity Company	0	3	0	0
United States Fire Insurance Company	162	5	139	(1,463)
Utica Mutual Insurance Company	(11)	(1)	5	2
Victoria Insurance Company of Canada	0	(7)	1	2,004
Wawanesa Mutual Insurance Company	425	8	454	118

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
Wellington Insurance Company	159	108	403	65
Yasuda Fire and Marine Insurance Co.	26	(58)	8	(93)
Zurich Indemnity Company of Canada	346	(35)	374	321
Zurich Insurance Company	589	359	576	(74)
TOTALS	$35,268	$15,910	$35,127	$27,459

MARINE
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
American Home Assurance Company	0	0	0	0
AXA Home Insurance Company	19	7	16	2
Chubb Insurance Company of Canada	1	1	0	0
CIGNA Insurance Company of Canada	22	4	26	4
Commonwealth Insurance Company	0	(2)	0	24
Constitution Insurance Company of Canada	34	14	42	8
Continental Insurance Company	9	1,165	3	7
Continental Insurance Company of Canada	241	255	330	478
Dominion Insurance Corporation	93	61	0	19
Eagle Star Insurance Company Ltd.	7	5	9	7
Fireman's Fund Insurance Company	31	72	33	(6)
Granite Insurance Company	0	0	0	(5)
Guardian Insurance Company of Canada	0	0	0	14
Home Insurance Company	0	3	0	0
Laurentian Pacific Insurance Company	6	0	3	0
Maritime Insurance Company, Limited	46	43	79	1
Norwich Union Fire Insurance Soc. Ltd.	13	5	6	0
Orion Insurance Company	4	4	7	7
Pafco International Insurance Company	0	16	0	0
Royal Insurance Company of Canada	315	232	273	284
St. Paul Fire and Marine Insurance Co.	0	0	4	8
Sumitomo Marine & Fire Insurance Co., Ltd.	1	1	1	0
Wellington Insurance Company	0	0	0	12
TOTALS	$842	$1,886	$832	$862

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED
Adjustment Expenses Included in Net Losses Incurred

COMPANY	1990		1991	
	PREMIUMS $'000	LOSSES $'000	PREMIUMS $'000	LOSSES $'000
CREDIT				
American Credit Indemnity Company	27	(4)	8	(2)
Trade Indemnity PLC	194	43	163	107
MORTGAGE				
Mortgage Insurance Company of Canada	2,660	2,812	1,610	4,360
TITLE				
Chicago Title Insurance Company	5	0	0	0
Lawyers Title Insurance Company	0	0	6	0
LEGAL EXPENSE				
Federated Mutual Insurance Company	0	(122)	0	0
Non-Marine Underwriters Lloyds of London	0	0	0	(3)
SPECIAL RISK EXTENSION				
Manitoba Public Insurance Corporation	21,753	11,109	15,984	12,568
PRODUCT WARRANTY				
Elite Insurance Company	292	(12)	292	(11)
TOTALS	$24,931	$13,826	$18,063	$17,019

PROP
Adjustment Expenses Included

COMPANY	1990 PREMIUMS			1990 LOSSES	
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000
Aetna Casualty and Surety Company	0	85	85	0	1,621
Affiliated F M Insurance Company	0	187	187	0	63
Allendale Mutual Insurance Company	0	774	774	0	534
Allstate Insurance Company of Canada	253	207	460	446	54
Alpina Insurance Company Limited	0	0	0	0	0
American Bankers Ins. Co. of Florida	703	19	722	82	144
American Home Assurance Company	0	1,075	1,075	0	1,795
American Road Insurance Company	1	0	1	0	0
Arkwright Mutual Insurance Company	0	1,329	1,329	0	0
AXA Home Insurance Company	1,208	174	1,382	812	(6)
Boiler Inspection & Ins. Co. of Canada	0	1	1	0	27
Calvert Insurance Company Limited	0	35	35	0	(3)
Canada Life Casualty Insurance Company	209	0	209	122	0
Canadian General Insurance Company	942	101	1,043	755	130
Canadian Group Underwriters Ins. Co.	0	0	0	0	0
Canadian Home Assurance Company	514	499	1,013	252	155
Canadian Millers' Mutual Fire Ins. Co.	0	3	3	0	0
Canadian Surety Company	3,048	996	4,044	2,124	1,015
Chateau Insurance Company	0	8	8	0	21
Chequers Insurance Company	44	0	44	30	0
Chrysler Insurance Company	0	1	1	0	0
Chubb Insurance Company of Canada	41	309	350	36	(5)
CIGNA Insurance Company of Canada	62	1,167	1,229	11	509
Citadel General Assurance Company	37	18	55	16	(3)
Commerce and Industry Ins. Co. of Canada	0	153	153	0	17
Commerce Group Insurance Company	0	3	3	0	0
Commercial Union Assurance Co. of Canada	863	2,365	3,228	713	1,273
Commonwealth Insurance Company	0	666	666	0	(83)
Constitution Insurance Company of Canada	130	46	176	54	55
Continental Insurance Company	(6)	1,266	1,260	156	3,288

E R T Y
in Net Losses Incurred

1990	1991			1991		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
1,621	0	96	96	0	66	66
63	0	153	153	0	322	322
534	0	639	639	0	1,519	1,519
500	233	171	404	222	94	316
0	2,339	0	2,339	544	0	544
226	846	14	860	109	0	109
1,795	0	1,048	1,048	0	661	661
0	0	0	0	0	0	0
(4)	0	937	937	0	2,042	2,042
806	1,118	194	1,312	1,378	117	1,495
27	0	8	8	0	2	2
(3)	0	25	25	0	15	15
122	237	0	237	739	0	739
885	1,773	109	1,882	1,511	301	1,812
0	532	0	532	142	0	142
407	636	580	1,216	299	530	829
0	0	287	287	0	797	797
3,139	3,850	930	4,780	2,204	463	2,667
21	0	7	7	0	(1)	(1)
30	0	0	0	0	0	0
0	0	(72)	(72)	0	(191)	(191)
31	45	250	295	4	150	154
520	15	1,152	1,167	17	481	498
13	37	6	43	21	1	22
17	0	112	112	554	0	554
0	0	2	2	0	1	1
1,986	1,086	3,765	4,851	525	2,364	2,889
(83)	0	604	604	0	119	119
109	188	(26)	162	99	(39)	60
3,444	3	578	581	30	626	656

COMPANY	1990 PREMIUMS			1990 LOSSES	
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000
Continental Insurance Company of Canada	1,211	5,318	6,529	1,179	4,383
Co-operators General Insurance Company	4,181	3,202	7,383	4,598	2,751
Cornhill Insurance Company of Canada	19	7	26	8	0
Coseco Insurance Company	3,357	0	3,357	2,329	0
Cumis General Insurance Company	1,568	308	1,876	1,699	136
Dome Insurance Corp. Ltd.	0	4	4	0	1
Dominion Insurance Corporation	106	776	882	60	902
Dominion of Canada General Insurance Co.	3,978	1,100	5,078	3,727	1,273
Eagle Star Insurance Company Limited	0	0	0	0	0
Ecclesiastical Insurance Office PLC	0	0	269	0	0
Economical Mutual Insurance Company	2,252	383	2,635	1,561	515
Elite Insurance Company	737	580	1,317	344	611
Employers Ins. of Wausau A Mutual Co.	0	(9)	(9)	0	(2)
Equitable General Insurance Company	0	0	0	0	0
Federal Insurance Company	0	15	15	0	6
Federated Insurance Company of Canada	199	718	917	67	335
Federated Mutual Insurance Company	0	0	0	6	(10)
Federation Insurance Company of Canada	935	97	1,032	507	108
Fireman's Fund Insurance Company	0	203	203	0	42
Foresters Indemnity Company	203	0	203	216	0
GAN Canada Insurance Company	46	421	467	53	322
General Accident Assurance Co. of Canada	5,045	2,889	7,934	2,148	1,097
Gerling Global General Insurance Company	0	3,101	3,101	0	2,200
Gerling Global Reinsurance Company	0	346	346	0	278
Gold Circle Insurance Company	0	0	0	5	0
Grain Insurance and Guarantee Company	1,619	2,108	3,727	885	2,146
Granite Insurance Company	0	0	0	0	0
Guardian Insurance Company of Canada	4	720	724	(1)	380
Halifax Insurance Company	0	1,003	1,003	(6)	3,269
Hanover Insurance Company	1,257	267	1,524	987	203
Hartford Fire Insurance Company	0	885	885	0	1,937
Hartford Insurance Company of Canada	0	10	10	0	1

1990	1991			1991		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
5,562	465	5,394	5,859	644	3,131	3,775
7,349	2,852	4,401	7,253	3,857	1,904	5,761
8	14	2	16	9	16	25
2,329	3,164	0	3,164	2,425	0	2,425
1,835	1,921	358	2,279	1,968	213	2,181
1	0	4	4	0	4	4
962	1	192	193	(14)	50	36
5,000	4,571	1,034	5,605	4,918	789	5,707
0	18	0	18	0	0	0
472	0	0	115	0	0	2
2,076	2,842	313	3,155	2,382	171	2,553
955	603	229	832	489	629	1,118
(2)	0	0	0	0	7	7
0	0	0	0	0	0	0
6	0	2	2	0	(3)	(3)
402	193	752	945	108	261	369
(4)	0	0	0	(6)	10	4
615	1,096	112	1,208	1,181	110	1,291
42	0	200	200	0	229	229
216	(3)	0	(3)	64	0	64
375	83	531	614	60	622	682
3,245	10,090	4,187	14,277	6,764	1,609	8,373
2,200	0	2,707	2,707	0	2,221	2,221
278	0	426	426	0	292	292
5	0	0	0	0	0	0
3,031	1,580	1,912	3,492	1,286	482	1,768
0	0	(4)	(4)	(3)	(34)	(37)
379	0	756	756	1	676	677
3,263	0	793	793	1	(53)	(52)
1,190	8	1	9	644	269	913
1,937	0	912	912	0	544	544
1	0	11	11	0	18	18

COMPANY	1990 PREMIUMS			1990 LOSSES	
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000
Herald Insurance Company	0	2	2	0	57
Home Insurance Company	0	71	71	(2)	176
Hutterian Brethren Mutual Insurance Corp.	0	1,627	1,627	0	632
Jevco Insurance Company	0	84	84	0	19
John Deere Insurance Company of Canada	0	340	340	0	119
Kansa General International Ins.Co.Ltd.	0	4	4	0	104
Kingsway General Insurance Company	0	0	0	0	0
Laurentian Casualty Company of Canada	0	6	6	0	0
Laurentian General Ins. Company Inc.	0	99	99	0	62
Laurentian Pacific Insurance Company	1	173	174	0	41
Laurentian Shield Insurance Company	4	0	4	1	0
Liberty Mutual Fire Insurance Company	1	40	41	0	(226)
Liberty Mutual Insurance Company	0	0	0	0	16
London and Midland General Insurance Co.	120	0	120	73	1
Lumbermens Mutual Casualty Company	0	145	145	0	0
Manitoba Mennonite Mutual Insurance Co.	3,430	22	3,452	0	0
Manitoba Public Insurance Corporation	5,894	2,253	8,147	3,937	1,277
Maplex General Insurance Company	0	0	0	0	0
Marine Indemnity Ins. Co. of America	0	28	28	0	39
Maritime Insurance Company, Limited	0	0	8	0	0
Markel Insurance Company of Canada	0	0	0	0	0
Metropolitan Insurance Company	1	1	2	0	0
Motors Insurance Corporation	0	2	2	0	49
Mutual of Ottawa - Church Insurance	0	13	13	0	0
New Hampshire Insurance Company	0	692	692	0	(180)
New Rotterdam Insurance Company	31	281	312	35	195
Niagara Fire Insurance Company	0	0	0	2	0
Non-Marine Underwriters Lloyds of London	899	990	1,889	806	2,032
Norman Insurance Company Limited	136	78	214	41	132
Norwich Union Fire Insurance Soc. Ltd.	0	8	8	0	8
Old Republic Insurance Company	16	0	16	6	0
Pacific Employers Insurance Company	0	0	0	0	(83)

1990	1991			1991		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
57	0	2	2	0	(7)	(7)
174	0	64	64	(2)	(10)	(12)
632	0	1,794	1,794	0	650	650
19	0	16	16	0	27	27
119	0	335	335	0	251	251
104	0	(1)	(1)	0	8	8
0	0	21	21	0	0	0
0	0	7	7	0	2	2
82	0	86	86	0	(10)	(10)
41	1	102	103	1	99	100
1	3	0	3	120	0	120
(226)	1	31	32	0	0	0
16	0	0	0	0	11	11
74	138	0	138	43	4	47
0	0	151	151	0	0	0
2,400	0	0	4,124	0	0	2,675
5,214	0	0	0	0	0	0
0	215	79	294	0	0	0
39	0	20	20	0	11	11
4	0	9	9	0	9	9
0	5	0	5	2	0	2
0	0	1	1	0	0	0
49	0	0	0	0	17	17
0	0	14	14	0	0	0
(180)	0	691	691	0	212	212
230	9	(22)	(13)	20	327	347
2	0	0	0	0	0	0
2,838	963	1,430	2,393	874	485	1,359
173	0	4	4	(126)	36	(90)
8	0	0	0	0	(2)	(2)
6	16	0	16	0	0	0
(83)	0	0	0	0	0	0

COMPANY	1990 PREMIUMS			1990 LOSSES	
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000
Patco Insurance Company Limited	0	342	342	17	32
Patco International Insurance Company	0	(8)	(8)	0	113
Personal Insurance Company of Canada	1,551	0	1,551	739	0
Pool Insurance Company	0	1,104	1,104	0	705
Portage La Prairie Mutual Insurance Co.	13,049	490	13,539	8,174	294
Protection Mutual Insurance Company	0	506	506	0	232
Prudential Assurance Company Limited	4,038	3,505	7,543	2,279	1,483
Prudential of America General Ins. Co.	106	0	106	183	0
Red River Valley Mutual Insurance Co.	0	0	11,183	7,546	0
Reliance Insurance Company	0	85	85	0	494
Royal Exchange Assurance of America Inc.	0	14	14	0	2
Royal Insurance Company of Canada	2,851	6,845	9,696	1,564	6,537
St. Paul Fire and Marine Insurance Co.	0	336	336	0	1,083
Saskatchewan Mutual Insurance Company	2,242	202	2,444	1,196	173
Scottish & York Insurance Company Ltd.	0	375	375	2	208
Security Insurance Company of Hartford	0	8	8	0	2
Security National Insurance Company	24	0	24	(21)	0
Sentry Insurance A Mutual Company	0	15	15	0	0
Simcoe & Erie General Insurance Company	77	1,088	1,165	94	484
Sovereign General Insurance Company	143	3,993	4,136	19	2,930
Sumitomo Marine & Fire Ins. Co., Ltd.	0	21	21	0	10
Sun Alliance Insurance Company	0	176	176	0	(18)
Tokio Marine and Fire Insurance Co. Ltd.	0	24	24	0	3
Toronto General Insurance Company	771	83	854	618	107
Traders General Insurance Company	430	46	476	343	59
Trafalgar Insurance Company of Canada	10	4	14	4	0
Transamerica Insurance Company	0	46	46	0	0
Transit Insurance Company	0	750	750	0	87
Transport Insurance Company	0	0	0	0	(45)
Travelers Indemnity Company	0	83	83	0	37
United States Fidelity and Guaranty Co.	0	15	15	0	0
United States Fire Insurance Company	0	551	551	0	202

1990	1991			1991		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
49	1	596	597	2	679	681
113	0	0	0	0	0	0
739	1,745	0	1,745	1,676	0	1,676
705	0	1,071	1,071	0	0	0
8,468	13,296	458	13,754	9,549	(155)	9,394
232	0	561	561	0	96	96
3,762	4,676	3,435	8,111	2,824	2,167	4,991
183	128	0	128	202	0	202
7,546	0	0	11,990	0	0	6,800
494	0	158	158	0	23	23
2	0	10	10	0	2	2
8,101	2,572	6,245	8,817	1,790	3,731	5,521
1,083	0	268	268	0	276	276
1,369	2,146	177	2,323	1,652	166	1,818
210	0	341	341	0	205	205
2	0	3	3	0	14	14
(21)	27	0	27	13	0	13
0	0	11	11	0	1	1
578	211	2,193	2,404	133	2,296	2,429
2,949	483	3,628	4,111	552	2,788	3,340
10	0	15	15	0	12	12
(18)	0	634	634	0	162	162
3	0	15	15	0	(4)	(4)
725	0	0	0	0	0	0
402	62	0	62	67	1	68
4	8	1	9	5	8	13
0	0	20	20	0	0	0
87	0	662	662	0	136	136
(45)	0	0	0	0	0	0
37	0	0	0	0	0	0
0	0	0	0	0	0	0
202	0	336	336	0	195	195

COMPANY	1990 PREMIUMS			1990 LOSSES	
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000
Utica Mutual Insurance Company	0	19	19	0	6
Victoria Insurance Company of Canada	0	2	2	0	0
Voyageur Insurance Company	79	0	79	49	0
Wawanesa Mutual Insurance Company	16,700	7,001	23,701	10,402	4,751
Wellington Insurance Company	3,248	1,602	4,850	2,780	2,282
Yasuda Fire and Marine Insurance Co.	0	5	5	0	(14)
Zurich Indemnity Company of Canada	1,868	625	2,493	2,174	249
Zurich Insurance Company	2,038	1,147	3,185	1,094	650
TOTALS	$94,524	$73,998	$179,982	$70,136	$61,093

**Property insurance includes Fire, P.P.F., Plate Glass, Theft, Inland Transportation & Livestock*

1990	1991			1991		
LOSSES	PREMIUMS			LOSSES		
Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
6	0	20	20	0	3	3
0	0	0	0	0	0	0
49	65	0	65	25	0	25
15,153	17,784	7,507	25,291	11,867	4,113	15,980
5,062	4,015	1,798	5,813	2,253	2,268	4,521
(14)	0	3	3	0	(17)	(17)
2,423	1,590	750	2,340	1,350	621	1,971
1,744	254	1,511	1,765	900	1,059	1,959
$134,101	$92,850	$74,055	$183,134	$70,968	$47,573	$128,018

LIFE INSURANCE - NET PREMIUM INCOME ON MANITOBA BUSINESS - 1991

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
Abbey Life Insurance Co. of Canada	232	405	637	0	0	0
Aetna Life Insurance Company	8	72	80	0	0	0
Aetna Life Insurance Co. of Canada	2,034	504	2,538	6,871	2,945	9,816
Alexander Hamilton Life Ins.Co.of America	0	113	113	0	0	0
Allstate Life Insurance Co. of Canada	92	78	170	1,596	0	1,596
American Bankers Life Assce.of Florida	0	163	163	0	0	0
American Life Insurance Company	819	53	872	60	0	60
AMEX Life Assurance Company	0	3	3	0	0	0
Balboa Life Insurance Company	0	223	223	0	0	0
Blue Cross Life Insurance Co. of Canada	4	70	74	0	0	0
Canada Life Assurance Company	1,972	17,571	19,543	4,789	7,548	12,337
Chrysler Life Insurance Co. of Canada	0	(5)	(5)	0	0	0
CIGNA Life Insurance Co. of Canada	0	0	0	0	0	0
Citadel Life Assurance Company	1,728	166	1,894	3,693	987	4,680
College Retirement Equities Fund	0	0	0	0	0	0
Colonia Life Insurance Company	1,277	0	1,277	1,689	0	1,689
Combined Insurance Co. of America	7	56	63	0	0	0
Commercial Union Life Assce.Co.of Canada	1,045	255	1,300	686	0	686
Confederation Life Insurance Company	2,655	4,170	6,825	1,872	48	1,920
Connecticut General Life Insurance Co.	0	6	6	0	0	0
Consolidated Life Assurance Co. Limited	0	10	10	0	0	0
Cooperants, Mutual Life Ins. Society	1	99	100	1	0	1
Co-operators Life Insurance Company	1,136	985	2,121	1,784	427	2,211
Credit Life Insurance Company	0	(70)	(70)	0	0	0
Crown Life Insurance Company	1,130	1,247	2,377	364	2,177	2,541
Cumis Life Insurance Company	669	3,462	4,131	0	1,327	1,327
Cuna Mutual Insurance Society	33	0	33	0	0	0
Desjardins Life Assurance Company Inc.	18	514	532	10	3,127	3,137
Empire Life Insurance Company	657	324	981	1,142	(23)	1,119
Equitable Life Assce. Society of U.S.	1	15	16	0	0	0
Equitable Life Insurance Co. of Canada	3,735	407	4,142	7,856	345	8,201
Federated Life Insurance Co. of Canada	235	72	307	91	0	91

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
Financial Life Assurance Co. of Canada	1,614	0	1,614	0	0	0
Ford Life Insurance Company	0	47	47	0	0	0
Franklin Life Insurance Company	13	0	13	0	0	0
General American Life Insurance Company	0	3	3	0	0	0
Gerling Global Life Insurance Company	71	0	71	0	0	0
Glacier National Life Assurance Company	10	0	10	0	0	0
Globe Life Insurance Company	41	(25)	16	0	0	0
Great-West Life Assurance Company	19,216	16,781	35,997	59,668	114,783	174,451
Imperial Life Assurance Co. of Canada	8,489	583	9,072	15,706	10,486	26,192
Industrial-Alliance Life Ins. Company	27	111	138	0	4	4
John Alden Life Insurance Company	0	0	0	0	0	0
John Hancock Mutual Life Insurance Co.	0	8	8	0	0	0
Laurentian Life & Health Ins. Corp.	35	0	35	0	0	0
Laurentian Life Inc.	0	319	319	37	10,270	10,307
Laurentian Life Insurance Co. of Canada	200	0	200	0	0	0
Laurier Life Insurance Company	586	0	586	95	0	95
Life Investors Insurance Co. of America	0	123	123	0	0	0
London Life Insurance Company	29,760	2,922	32,682	17,367	8,320	25,687
Manufacturers Life Insurance Company	10,723	241	10,964	46,984	4,623	51,607
Maritime Life Assurance Company	2,436	866	3,302	4,806	1,592	6,398
Massachusetts Indemnity & Life Ins. Co.	819	0	819	44	0	44
Massachusetts Mutual Life Insurance Co.	1	3	4	0	0	0
Metropolitan Life Insurance Company	2,543	1,114	3,657	4,163	18	4,181
Metropolitan Life Ins. Company of Canada	1,681	0	1,681	1,026	0	1,026
MIC Life Insurance Corporation	0	89	89	0	0	0
Minnesota Mutual Life Insurance Company	5	1	6	0	0	0
Mutual Life Assurance Company of Canada	9,679	2,243	11,922	35,597	11,732	47,329
Mutual Life Insurance Co. of New York	76	0	76	0	0	0
Mutual of Omaha Insurance Company	1,374	69	1,443	12	1	13
National Fidelity Life Insurance Company	2	0	2	0	0	0
National Life Assurance Co. of Canada	3,808	717	4,525	1,534	5,083	6,617
New York Life Insurance Company	5,074	54	5,128	16	0	16
New York Life Insurance Co. of Canada	5,392	2	5,394	7,424	0	7,424

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
NN Life Insurance Company of Canada	2,305	0	2,305	10,074	0	10,074
North American Life and Casualty Company	20	0	20	0	0	0
North American Life Assurance Company	7,824	4,608	12,432	11,134	16,079	27,213
North West Life Assurance Co. of Canada	1,151	0	1,151	226	0	226
Norwich Union Life Insurance Society	1,822	0	1,822	828	0	828
Old Republic Life Insurance Company	0	0	0	0	0	0
Paul Revere Life Insurance Company	652	26	678	112	0	112
Pennsylvania Life Insurance Company	304	3	307	178	0	178
Pierce National Life Insurance Company	906	0	906	12	0	12
Primerica Life Insurance Co. of Canada	30	0	30	0	0	0
Principal Mutual Life Insurance Company	5	38	43	0	0	0
Provident Life and Accident Ins. Company	0	36	36	0	0	0
Prudential Assurance Company Limited	1,665	389	2,054	639	3,641	4,280
Prudential Insurance Company of America	2,797	3,711	6,508	2,304	179	2,483
Prudential Life Assce.of England(Canada)	79	221	300	2,442	1,783	4,225
Prudential of America Life Ins. Co. (Canada)	1,101	0	1,101	1,535	0	1,535
Reliable Life Insurance Company	92	388	480	0	0	0
Royal Life Insurance Company of Canada	247	11	258	1,395	0	1,395
Seaboard Life Insurance Company	2,515	2,284	4,799	19,476	0	19,476
Sovereign Life Insurance Company	3,174	256	3,430	2,486	0	2,486
Standard Life Assurance Company	448	49	497	13,387	264	13,651
Standard Life Assurance Co. of Canada	0	0	0	0	16	16
Sun Alliance & London Assce.Co. (Canada)	33	0	33	1	0	1
Sun Alliance & London Assce. Co. Limited	22	0	22	0	0	0
Sun Life Assurance Company of Canada	15,357	7,744	23,101	23,368	8,833	32,201
Teachers Ins.& Annuity Assoc. of America	3	0	3	0	0	0
Toronto Mutual Life Insurance Company	111	0	111	0	0	0
Transamerica Life Insurance Co. of Canada	2,432	0	2,432	752	27	779
Transamerica Occidental Life Ins. Co.	416	(2)	414	0	0	0
Travelers Insurance Company	0	42	42	0	0	0
United American Insurance Company	4	0	4	0	0	0
UNUM Life Insurance Company of America	0	0	0	0	0	0
Wawanesa Mutual Life Insurance Company	3,852	859	4,711	2,228	0	2,228

COMPANY	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual $'000	Group $'000	Total $'000	Individual $'000	Group $'000	Total $'000
Westbury Canadian Life Insurance Co.	995	430	1,425	796	0	796
Western Life Assurance Company	73	0	73	0	0	0
Winterthur Life Insurance Company	0	0	0	0	0	0
Zurich Life & Health Ins. Co. of Canada	0	501	501	0	0	0
Zurich Life Insurance Company of Canada	3,071	0	3,071	279	231	510
TOTAL	$176,669	$78,833	$255,502	$320,635	$216,873	$537,508

**Individual includes Industrial*

LIFE INSURANCE - DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA - 1991				
	INSURANCE CONTRACTS LESS REINSURANCE CEDED	ANNUITY CONTRACTS LESS REINSURANCE CEDED		
	INDIVIDUAL	INDIVIDUAL		GROUP
COMPANY	Annuity Payments $'000	Disability Claims $'000	Matured Endowments $'000	Disability Claims $'000
Aetna Life Insurance Co. of Canada	0	0	1	0
Federated Life Insurance Co. of Canada	2	0	0	0
Imperial Life Assurance Co. of Canada	0	1	0	0
NN Life Insurance Company of Canada	0	0	250	0
Seaboard Life Insurance Company	0	0	193	1
TOTALS	$2	$1	$444	$1

**These figures are in addition to the figures shown on the following Life pages.*

1991 - LIFE INSURANCE - DIRECT DISBURSEMENTS TO

Company	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Div-idends $'000	Total $'000
Abbey Life Insurance Co. of Canada	0	0	0	0	0	0
Aetna Life Insurance Company	11	0	0	(14)	0	(3)
Aetna Life Insurance Co. of Canada	238	0	18	361	95	712
Alexander Hamilton Life Insurance Co.	0	0	0	0	0	0
Allstate Life Insurance Co. of Canada	89	0	0	3	0	92
American Bankers Life Assce. of Florida	0	0	0	0	0	0
American Life Insurance Company	306	0	0	0	0	306
AMEX Life Assurance Company	0	0	0	0	0	0
Balboa Life Insurance Company	0	0	0	0	0	0
Blue Cross Life Ins. Co. of Canada	0	0	0	0	0	0
Canada Life Assurance Company	593	0	29	670	694	1,986
Chrysler Life Insurance Co. of Canada	0	0	0	0	0	0
Citadel Life Assurance Company	241	0	7	332	63	643
College Retirement Equities Fund	0	0	0	0	0	0
Colonia Life Insurance Company	0	0	0	1	0	1
Combined Insurance Co. of America	0	0	0	0	0	0
Commercial Union Life Assce.Co.of Canada	(5)	(7)	0	306	79	373
Confederation Life Insurance Company	181	5	81	637	472	1,376
Connecticut General Life Insurance Co.	0	0	0	0	0	0
Cooperants, Mutual Life Ins. Society	0	0	0	0	0	0
Co-operators Life Insurance Company	•162	0	28	225	330	745
Credit Life Insurance Company	0	0	0	0	0	0
Crown Life Insurance Company	322	1	103	469	531	1,426
Cumis Life Insurance Company	108	0	0	0	3	111
Cuna Mutual Insurance Society	13	0	0	18	13	44
Desjardins Life Assurance Company Inc.	0	0	0	0	1	1
Empire Life Insurance Company	123	0	14	258	60	455
Equitable Life Assce. Society of U.S.	0	0	0	0	0	0
Equitable Life Insurance Co. of Canada	921	2	47	986	964	2,920
Federated Life Insurance Co. of Canada	(6)	0	0	196	0	190

POLICYHOLDERS IN MANITOBA - 1991

INSURANCE CONTRACTS LESS REINSURANCE CEDED					
GROUP					
Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Div-idends $'000	Total $'000	Total of Insurance Contracts $'000
153	0	19	0	172	172
116	0	0	653	769	768
522	0	0	0	522	1,234
57	0	0	0	57	57
64	0	0	0	64	156
0	0	0	0	0	0
12	0	0	0	12	318
0	0	0	0	0	0
65	0	0	0	65	65
23	0	0	0	23	23
15,331	28	0	678	16,037	18,023
2	0	0	0	2	2
73	0	0	0	73	716
0	0	0	0	0	0
0	0	0	0	0	1
0	0	0	0	0	0
101	0	0	0	101	474
3,460	0	0	145	3,605	4,981
15	0	0	0	15	15
0	0	0	0	0	0
668	0	0	0	668	1,413
0	0	0	0	0	0
633	0	5	0	638	2,064
1,781	26	0	54	1,861	1,972
0	0	0	0	0	44
0	0	0	55	55	56
165	0	0	26	191	646
4	0	0	0	4	4
166	0	0	99	265	3,185
0	0	0	0	0	190

Company	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Div-idends $'000	Total $'000
Financial Life Assurance Co. of Canada	402	0	7	53	0	462
Ford Life Insurance Company	0	0	0	0	0	0
Franklin Life Insurance Company	(8)	0	0	7	2	1
General American Life Insurance Company	0	0	0	0	0	0
Gerling Global Life Insurance Company	0	0	0	2	1	3
Glacier National Life Assurance Company	3	0	0	0	0	3
Globe Life Insurance Company	251	0	0	28	0	279
Great-West Life Assurance Company	4,822	10	353	3,451	6,507	15,143
Imperial Life Assurance Co. of Canada	1,551	11	27	1,542	1,556	4,687
Industrial-Alliance Life Insurance Company	0	0	0	0	3	3
John Alden Life Insurance Company	0	0	0	0	0	0
John Hancock Mutual Life Insurance Co.	1	0	0	0	0	1
Laurentian Life & Health Insurance Corp.	0	0	0	0	1	1
Laurentian Life Inc.	0	0	0	0	0	0
Laurentian Life Insurance Co. of Canada	214	0	0	12	0	226
Laurier Life Insurance Company	211	0	0	0	0	211
Life Investors Insurance Co. of America	0	0	0	0	0	0
London Life Insurance Company	4,266	166	353	6,774	11,041	22,600
Manufacturers Life Insurance Company	2,839	2	118	2,650	1,219	6,828
Maritime Life Assurance Company	4,946	0	0	754	221	5,921
Massachusetts Indemnity and Life Ins.Co.	(54)	0	0	0	0	(54)
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0	0
Metropolitan Life Insurance Company	669	3	338	1,742	1,430	4,181
Metropolitan Life Ins. Company of Canada	40	0	0	55	0	95
MIC Life Insurance Corporation	0	0	0	0	0	0
Minnesota Mutual Life Insurance Company	0	0	0	0	0	0
Mutual Life Assurance Company of Canada	2,788	60	40	1,670	4,407	8,965
Mutual Life Insurance Co. of New York	15	0	7	163	73	258
Mutual of Omaha Insurance Company	161	0	2	303	241	707
National Fidelity Life Insurance Company	0	0	0	0	0	0
National Life Assurance Co. of Canada	148	0	10	287	24	469

INSURANCE CONTRACTS LESS REINSURANCE CEDED					
GROUP					
Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Div-idends $'000	Total $'000	Total of Insurance Contracts $'000
0	0	0	0	0	462
32	0	0	0	32	32
0	0	0	0	0	1
0	0	0	0	0	0
0	0	0	0	0	3
0	0	0	0	0	3
8	0	0	0	8	287
12,601	5	16	1,145	13,767	28,910
145	0	0	0	145	4,832
0	0	0	54	54	57
0	0	0	0	0	0
0	2	0	(1)	1	2
0	0	0	0	0	1
0	0	0	86	86	86
0	0	0	0	0	226
0	0	0	0	0	211
0	0	0	0	0	0
943	9	0	140	1,091	23,692
2	131	0	0	133	6,961
711	0	0	0	711	6,632
0	0	0	0	0	(54)
0	0	0	1	1	1
757	11	0	363	1,131	5,312
0	0	0	0	0	95
56	0	0	0	56	56
1	0	0	0	1	1
1,496	(10)	35	114	1,635	10,600
0	0	0	0	0	258
0	0	0	0	0	707
0	0	0	0	0	0
465	0	0	125	590	1,059

Company	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Div-idends $'000	Total $'000
New York Life Insurance Company	692	59	30	2,228	1,789	4,798
New York Life Insurance Co. of Canada	102	0	0	528	31	661
NN Life Insurance Company of Canada	87	0	13	162	39	301
North American Life and Casualty Company	15	0	2	46	0	63
North American Life Assurance Company	1,724	11	150	2,379	2,096	6,360
North West Life Assurance Co. of Canada	125	0	21	114	0	260
Norwich Union Life Insurance Society	273	0	0	193	134	600
Paul Revere Life Insurance Company	84	0	50	410	0	544
Pennsylvania Life Insurance Company	12	0	0	63	0	75
Pierce National Life Insurance Company	287	0	0	38	0	325
Primerica Life Ins. Co. of Canada	3	0	0	0	0	3
Principal Mutual Life Insurance Company	0	0	0	0	1	1
Provident Life and Accident Ins. Company	0	0	0	0	0	0
Prudential Assurance Company Limited	181	0	49	307	561	1,098
Prudential Insurance Company of America	910	3	123	1,134	1,584	3,754
Prudential Life Assce.of England(Canada)	100	0	0	0	0	100
Prudential of America Life Ins.Co.(Canada)	0	0	0	0	0	0
Reliable Life Insurance Company	29	0	2	3	0	34
Royal Life Insurance Company of Canada	31	0	16	71	60	178
Seaboard Life Insurance Company	508	2	23	395	59	987
Sovereign Life Insurance Company	509	0	146	983	162	1,800
Standard Life Assurance Company	115	0	11	236	216	578
Standard Life Assurance Co. of Canada	0	0	0	0	0	0
Sun Alliance & London Assce.Co. (Canada)	20	0	0	5	0	25
Sun Alliance & London Assce.Co. Limited	0	0	0	3	2	5
Sun Life Assurance Company of Canada	2,998	0	199	1,984	3,818	8,999
Teachers Ins.& Annuity Assoc. of America	0	0	0	0	2	2
Toronto Mutual Life Insurance Company	0	0	9	0	3	12
Transamerica Life Insurance Co.of Canada	1,088	0	0	76	4	1,168
Transamerica Occidental Life Ins. Co.	145	0	1	131	1	278
Travelers Insurance Company	0	0	0	0	0	0

INSURANCE CONTRACTS LESS REINSURANCE CEDED					
GROUP					
Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Div-idends $'000	Total $'000	Total of Insurance Contracts $'000
32	0	0	77	109	4,907
0	0	0	0	0	681
0	0	0	0	0	301
(2)	0	0	0	(2)	61
3,178	6	36	326	3,544	9,904
0	0	0	0	0	260
0	0	0	0	0	600
3	0	0	0	3	547
0	0	0	1	1	76
0	0	0	0	0	325
0	0	0	0	0	3
0	0	0	25	25	26
125	0	0	0	125	125
760	0	0	23	783	1,881
1,304	5	0	88	1,397	5,151
0	0	0	0	0	100
0	0	0	0	0	0
120	0	0	0	120	154
0	0	0	0	0	178
256	0	0	8	264	1,251
17	0	0	0	17	1,817
1	0	0	0	1	579
0	0	0	0	0	0
0	0	0	0	0	25
0	0	0	0	0	5
5,500	0	0	772	6,272	15,271
0	0	0	0	0	2
0	0	0	0	0	12
0	0	0	0	0	1,168
11	0	0	0	11	289
(36)	0	0	0	(36)	(36)

Company	INSURANCE CONTRACTS LESS REINSURANCE CEDED					
	INDIVIDUAL (Includes Industrial)					
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Div-idends $'000	Total $'000
United American Insurance Company	0	0	0	0	0	0
Wawanesa Mutual Life Insurance Company	560	0	0	254	432	1,246
Westbury Canadian Life Insurance Co.	153	0	0	0	0	153
Western Life Assurance Company	6	0	8	40	9	63
Winterthur Life Insurance Company	0	0	0	0	0	0
Zurich Life & Health Ins. Co. of Canada	0	0	0	0	0	0
Zurich Life Insurance Company of Canada	364	0	22	230	32	648
TOTALS	$37,683	$328	$2,457	$35,954	$41,066	$117,487

INSURANCE CONTRACTS LESS REINSURANCE CEDED					
GROUP					
Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Div-idends $'000	Total $'000	Total of Insurance Contracts $'000
0	0	0	0	0	0
673	0	0	0	673	1,919
399	0	0	46	445	598
0	0	0	0	0	63
0	0	0	0	0	0
285	0	0	0	285	285
0	0	0	0	0	648
$53,252	$213	$111	$5,103	$58,678	$176,166

1991 - LIFE INSURANCE - DIRECT DISBURSEMENTS TO

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED				
	INDIVIDUAL				
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Div-idends $'000	Total $'000
Abbey Life Insurance Co. of Canada	0	0	0	0	0
Aetna Life Insurance Company	0	0	0	0	0
Aetna Life Insurance Co. of Canada	63	1,105	1,748	0	2,916
Alexander Hamilton Life Insurance Co.	0	0	0	0	0
Allstate Life Insurance Co. of Canada	0	3	54	0	57
American Bankers Life Assce. of Florida	0	0	0	0	0
American Life Insurance Company	0	53	0	0	53
AMEX Life Assurance Company	0	0	0	0	0
Balboa Life Insurance Company	0	0	0	0	0
Blue Cross Life Ins. Co. of Canada	0	0	0	0	0
Canada Life Assurance Company	74	4,430	2,456	1	6,961
Chrysler Life Insurance Co. of Canada	0	0	0	0	0
Citadel Life Assurance Company	42	209	1,846	9	2,106
College Retirement Equities Fund	0	12	16	0	28
Colonia Life Insurance Company	78	95	183	0	356
Combined Insurance Co. of America	0	0	0	0	0
Commercial Union Life Assce.Co.of Canada	31	28	1,121	0	1,180
Confederation Life Insurance Company	64	2,313	1,205	7	3,589
Connecticut General Life Insurance Co.	0	0	0	0	0
Cooperants, Mutual Life Ins. Society	0	0	0	0	0
Co-operators Life Insurance Company	11	298	298	6	613
Credit Life Insurance Company	0	0	0	0	0
Crown Life Insurance Company	11	1,627	554	57	2,249
Cumis Life Insurance Company	0	0	105	0	105
Cuna Mutual Insurance Society	0	8	0	0	8
Desjardins Life Assurance Company Inc.	0	0	0	10	10
Empire Life Insurance Company	12	678	154	7	851
Equitable Life Assce. Society of U.S.	0	0	0	0	0
Equitable Life Insurance Co. of Canada	68	1,617	6,134	13	7,832

POLICYHOLDERS IN MANITOBA - 1991

ANNUITY CONTRACTS LESS REINSURANCE CEDED					Total Payments in respect of Annuity Contracts $'000	Total Disbursements for Insurance & Annuity Contracts $'000
GROUP						
Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000		
0	0	0	0	0	0	172
0	0	0	0	0	0	766
90	652	3,303	0	4,045	6,961	8,195
0	0	0	0	0	0	57
0	0	0	0	0	57	213
0	0	0	0	0	0	0
0	0	0	0	0	53	371
0	0	0	0	0	0	0
0	0	0	0	0	0	65
0	0	0	0	0	0	23
130	1,993	1,807	0	3,930	10,891	28,914
0	0	0	0	0	0	2
0	59	214	0	273	2,379	3,095
0	0	0	0	0	28	28
0	0	0	0	0	356	357
0	0	0	0	0	0	0
0	0	0	0	0	1,180	1,654
0	0	0	0	0	3,589	6,570
0	3	0	0	3	3	18
0	0	0	0	0	0	0
0	202	2,332	110	2,644	3,257	4,670
0	0	0	0	0	0	0
25	472	756	0	1,253	3,502	5,566
0	0	577	0	577	682	2,654
0	0	0	0	0	8	52
0	0	0	3,127	3,127	3,137	3,193
0	51	323	0	374	1,225	1,871
0	5	0	1	6	6	10
0	68	345	0	413	8,245	11,430

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED				
	INDIVIDUAL				
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Div-idends $'000	Total $'000
Federated Life Insurance Co. of Canada	0	3	2	0	5
Financial Life Assurance Co. of Canada	0	0	0	0	0
Ford Life Insurance Company	0	0	0	0	0
Franklin Life Insurance Company	0	0	0	0	0
General American Life Insurance Company	0	0	0	0	0
Gerling Global Life Insurance Company	0	0	0	0	0
Glacier National Life Assurance Company	0	0	0	0	0
Globe Life Insurance Company	0	0	0	0	0
Great-West Life Assurance Company	2,191	15,285	35,656	48	53,180
Imperial Life Assurance Co. of Canada	615	5,439	6,653	3	12,709
Industrial-Alliance Life Insurance Company	0	0	0	0	0
John Alden Life Insurance Company	0	0	0	0	0
John Hancock Mutual Life Insurance Co.	0	0	0	0	0
Laurentian Life & Health Insurance Corp.	0	0	0	0	0
Laurentian Life Inc.	0	0	0	0	0
Laurentian Life Insurance Co. of Canada	0	0	0	0	0
Laurier Life Insurance Company	0	0	0	0	0
Life Investors Insurance Co. of America	0	0	0	0	0
London Life Insurance Company	404	3,717	8,571	122	12,814
Manufacturers Life Insurance Company	838	2,788	10,966	9	14,701
Maritime Life Assurance Company	42	1,382	3,205	0	4,629
Massachusetts Indemnity and Life Ins.Co.	0	0	39	0	39
Massachusetts Mutual Life Insurance Co.	0	0	0	0	0
Metropolitan Life Insurance Company	89	422	1,403	1	1,915
Metropolitan Life Ins. Company of Canada	0	0	104	0	104
MIC Life Insurance Corporation	0	0	0	0	0
Minnesota Mutual Life Insurance Company	0	0	0	0	0
Mutual Life Assurance Company of Canada	708	6,760	14,572	2	22,042
Mutual Life Insurance Co. of New York	0	0	0	0	0
Mutual of Omaha Insurance Company	0	15	7	5	27

ANNUITY CONTRACTS LESS REINSURANCE CEDED						
GROUP						
Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Total Payments in respect of Annuity Contracts $'000	Total Disbursements for Insurance & Annuity Contracts $'000
0	0	0	0	0	5	195
0	0	0	0	0	0	462
0	0	0	0	0	0	32
0	0	0	0	0	0	1
0	0	0	0	0	0	0
0	0	0	0	0	0	3
0	0	0	0	0	0	3
0	0	0	0	0	0	287
2,576	27,772	60,352	45	90,745	143,925	172,835
0	184	47	0	231	12,940	17,772
0	0	0	0	0	0	57
0	0	0	0	0	0	0
0	5	0	2	7	7	9
0	0	0	0	0	0	1
0	0	0	0	0	0	86
0	0	0	0	0	0	226
0	0	0	0	0	0	211
0	0	0	0	0	0	0
499	7,562	6,272	0	14,333	27,147	50,839
3	915	17,815	224	18,957	33,658	40,619
0	0	270	0	270	4,899	11,531
0	0	0	0	0	39	(15)
0	4	0	0	4	4	5
53	1,530	985	0	2,568	4,483	9,795
0	0	0	0	0	104	199
0	0	0	0	0	0	56
0	0	0	0	0	0	1
137	2,978	6,394	0	9,509	31,551	42,151
0	0	0	0	0	0	258
0	4	4	0	8	35	742

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED				
	INDIVIDUAL				
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Div-idends $'000	Total $'000
National Fidelity Life Insurance Company	0	0	0	0	0
National Life Assurance Co. of Canada	0	526	148	0	674
New York Life Insurance Company	0	180	0	0	180
New York Life Insurance Co. of Canada	84	462	2,747	0	3,293
NN Life Insurance Company of Canada	143	1,290	1,208	0	2,641
North American Life and Casualty Company	0	0	0	0	0
North American Life Assurance Company	573	7,269	5,344	8	13,194
North West Life Assurance Co. of Canada	40	381	115	0	536
Norwich Union Life Insurance Society	12	376	108	5	501
Paul Revere Life Insurance Company	0	48	212	0	260
Pennsylvania Life Insurance Company	0	0	36	0	36
Pierce National Life Insurance Company	0	19	0	0	19
Primerica Life Insurance Company of Canada	0	0	0	0	0
Principal Mutual Life Insurance Company	0	0	0	0	0
Provident Life and Accident Ins. Company	0	0	0	0	0
Prudential Assurance Company Limited	1	617	857	0	1,475
Prudential Insurance Company of America	112	135	852	45	1,144
Prudential Life Assce.of England(Canada)	50	456	683	0	1,189
Prudential of America Life Ins.Co.(Canada)	0	9	0	0	9
Reliable Life Insurance Company	0	0	0	0	0
Royal Life Insurance Company of Canada	70	513	92	0	675
Seaboard Life Insurance Company	321	3,595	4,823	1	8,740
Sovereign Life Insurance Company	5	179	3,585	0	3,769
Standard Life Assurance Company	90	7,463	1,301	0	8,854
Standard Life Assurance Co. of Canada	0	0	0	0	0
Sun Alliance & London Assce.Co. (Canada)	0	0	0	0	0
Sun Alliance & London Assce.Co. Limited	0	0	0	0	0
Sun Life Assurance Company of Canada	641	5,816	11,876	12	18,345
Teachers Ins.& Annuity Assoc. of America	0	24	0	31	55
Toronto Mutual Life Insurance Company	0	0	0	0	0

ANNUITY CONTRACTS LESS REINSURANCE CEDED						
GROUP						
Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Div-idends $'000	Total $'000	Total Payments in respect of Annuity Contracts $'000	Total Disburse-ments for Insur-ance & Annuity Contracts $'000
0	0	0	0	0	0	0
17	435	2,028	2,092	4,572	5,246	6,305
0	157	0	0	157	337	5,244
0	0	0	0	0	3,293	3,954
0	0	0	0	0	2,641	2,942
0	0	0	0	0	0	61
81	840	16,653	55	17,629	30,823	40,727
0	0	0	0	0	536	796
0	87	0	0	87	588	1,188
0	0	0	0	0	260	807
0	0	0	0	0	36	112
0	0	0	0	0	19	344
0	0	0	0	0	0	3
0	1	0	0	1	1	27
0	0	0	0	0	0	125
63	2,894	210	0	3,167	4,642	6,523
0	90	3	4	97	1,241	6,392
0	438	143	0	581	1,770	1,870
0	0	0	0	0	9	9
0	0	0	0	0	0	154
0	0	0	0	0	675	853
0	46	137	0	183	8,923	10,174
0	0	0	0	0	3,769	5,586
6	2,440	92	0	2,538	11,392	11,971
0	0	0	0	0	0	0
0	0	0	0	0	0	25
0	0	0	0	0	0	5
42	3,548	3,877	0	7,467	25,812	41,083
0	0	0	0	0	55	57
0	0	0	0	0	0	12

COMPANY	ANNUITY CONTRACTS LESS REINSURANCE CEDED				
	INDIVIDUAL				
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Div-idends $'000	Total $'000
Transamerica Life Insurance Co.of Canada	0	258	71	0	329
Transamerica Occidental Life Ins. Co.	0	0	0	0	0
Travelers Insurance Company	0	0	0	0	0
United American Insurance Company	0	0	0	0	0
Wawanesa Mutual Life Insurance Company	78	864	1,389	546	2,877
Westbury Canadian Life Insurance Company	0	32	0	0	32
Western Life Assurance Company	0	1	0	0	1
Winterthur Life Insurance Company	0	0	0	0	0
Zurich Life & Health Ins. Co. of Canada	0	0	0	0	0
Zurich Life Insurance Company of Canada	0	439	68	1	508
TOTALS	$7,661	$79,239	$132,567	$949	$220,415

ANNUITY CONTRACTS LESS REINSURANCE CEDED						
GROUP						
Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Div-idends $'000	Total $'000	Total Payments in respect of Annuity Contracts $'000	Total Disburse-ments for Insur-ance & Annuity Contracts $'000
0	0	1	0	1	330	1,498
0	29	3	0	32	32	321
0	3	0	0	3	3	(33)
0	0	0	0	0	0	0
0	0	0	0	0	2,877	4,796
0	0	0	0	0	32	630
0	0	0	0	0	1	64
0	0	0	0	0	0	0
0	733	0	0	733	733	1,018
0	75	0	0	75	583	1,231
$3,722	$56,275	$124,943	$5,660	$190,600	$411,015	$587,181

LIFE (DIRECT) - MOVEMENT OF INSURANCE IN MANITOBA - 1991

COMPANY	GROSS IN FORCE AT END 1990		NEW ISSUED		GROSS IN FORCE AT END 1991	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Abbey Life Insurance Co. of Canada	152	111,749	0	0	138	135,237
Aetna Life Insurance Company	185	221,234	0	0	170	252,360
Aetna Life Insurance Co. of Canada	2,666	577,701	210	56,346	2,619	464,951
Alexander Hamilton Life Insurance Co.	2,234	11,818	1,314	2,662	2,423	11,043
Allstate Life Insurance Co. of Canada	571	30,875	104	6,566	677	38,405
American Bankers Life Assce. of Florida	0	43,966	0	4,993	0	47,931
American Life Insurance Company	2,837	260,417	154	8,485	3,254	232,841
AMEX Life Assurance Company	0	0	0	0	6	1
Balboa Life Insurance Company	5	15,986	0	0	2	15,091
Blue Cross Life Ins. Co. of Canada	19,187	81	16,335	60	16,526	77
Canada Life Assurance Company	4,111	3,845,440	335	45,740	4,106	5,715,496
Chrysler Life Insurance Co. of Canada	545	3,414	0	0	326	1,451
CIGNA Life Insurance Co. of Canada	0	438	0	734	0	1,074
Citadel Life Assurance Company	3,873	299,289	344	41,881	3,769	293,585
College Retirement Equities Fund	0	0	0	0	0	0
Colonia Life Insurance Company	712	96,726	226	32,221	904	123,391
Combined Insurance Co. of America	370	5,875	247	4,251	528	6,801
Commercial Union Life Assce. Co. of Canada	4,526	326,695	3,142	33,675	3,718	294,850
Confederation Life Insurance Company	8,172	1,856,722	285	219,160	7,616	2,046,489
Connecticut General Life Insurance Co.	117	1,307	0	0	86	7,397
Consolidated Life Assurance Company Limited	0	0	387	711	343	651
Cooperants, Mutual Life Ins. Society	34	205	1	30	32	210
Co-operators Life Insurance Company	9,159	915,548	153	26,355	8,510	998,605
Credit Life Insurance Company	157	1,241	24	299	77	643
Crown Life Insurance Comoany	4,893	359,169	85	7,731	328	11,249
Cumis Life Insurance Company	4,547	878,218	532	183,987	4,120	977,976
Cuna Mutual Insurance Society	357	1,586	0	0	331	1,462
Desjardins Life Assurance Company Inc.	254	1,561	0	0	210	1,250
Empire Life Insurance Company	1,847	266,603	78	5,891	1,718	266,405
Equitable Life Assce. Society of the U.S.	10	13,413	0	0	7	2,259
Equitable Life Insurance Co. of Canada	4,769	428,540	592	69,117	4,873	438,904
Federated Life Insurance Co. of Canada	961	45,876	48	6,910	959	54,710
Financial Life Assurance Co. of Canada	1,072	211,334	199	74,793	1,163	263,433
Ford Life Insurance Company	1,283	13,883	356	5,246	1,063	10,811
Franklin Life Insurance Company	34	3,500	0	0	29	2,860

COMPANY	GROSS IN FORCE AT END 1990		NEW ISSUED		GROSS IN FORCE AT END 1991	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
General American Life Insurance Company	0	963	0	0	0	1,002
Gerling Global Life Insurance Company	0	0	91	20,150	142	24,922
Glacier National Life Assurance Company	2	6	2	6	66	781
Globe Life Insurance Company	259	12,781	0	0	246	7,325
Great-West Life Assurance Company	30,260	11,075,962	2,579	405,008	30,246	9,670,322
Imperial Life Assurance Co. of Canada	11,398	632,368	1,152	142,260	10,498	1,057,001
Industrial-Alliance Life Ins. Company	122	5,196	2	75	105	4,504
John Alden Life Insurance Compnay	0	0	0	0	0	0
John Hancock Mutual Life Insurance Co.	9	1,517	0	0	8	1,507
Laurentian Life & Health Insurance Corp.	39	2,401	1	145	38	2,510
Laurentian Life Insurance Co. of Canada	1,146	27	0	0	1,002	22
Laurentian Life Inc.	0	0	0	0	0	0
Laurier Life Insurance Company	992	163,976	187	29,790	1,061	173,723
London Life Insurance Company	79,269	3,157,594	3,946	271,521	77,096	3,097,489
Manufacturers Life Insurance Company	14,939	1,003,527	979	146,579	14,472	1,047,986
Maritime Life Assurance Company	2,594	636,702	147	18,763	2,486	623,680
Massachusetts Indemnity & Life Ins. Co.	1,757	265,860	330	63,812	1,393	222,716
Massachusetts Mutual Life Insurance Co.	6	829	0	0	6	316
Metropolitan Life Insurance Company	37,077	493,929	217	14,181	34,032	479,987
Metropolitan Life Ins. Company of Canada	3,242	478,870	925	108,105	3,712	517,125
MIC Life Insurance Corporation	6,223	51,244	0	13	3,453	20,489
Minnesota Mutual Life Insurance Company	44	936	0	0	78	849
Mutual Life Assurance Company of Canada	25,687	2,371,717	1,908	269,612	26,170	2,539,416
Mutual Life Insurance Co. of New York	374	2,717	0	0	328	2,212
Mutual of Omaha Insurance Company	2,437	114,817	203	12,296	2,343	108,637
National Fidelity Life Insurance Company	2	250	0	0	3	325
National Life Assurance Co. of Canada	3,260	619,783	419	70,457	3,321	620,934
New York Life Insurance Company	11,935	742,229	125	35,984	10,680	707,467
New York Life Insurance Co. of Canada	5,987	694,905	1,369	251,522	6,498	904,689
NN Life Insurance Company of Canada	3,591	303,789	616	82,415	3,729	350,094
North American Life and Casualty Company	277	1,694	0	0	255	1,534
North American Life Assurance Company	20,739	2,327,132	1,839	431,614	20,412	2,675,730
North West Life Assurance Co. of Canada	2,836	260,737	586	55,787	2,754	269,031
Norwich Union Life Insurance Society	1,552	112,040	525	22,350	1,862	117,251
Old Republic Life Insurance Company	0	0	0	0	0	0
Paul Revere Life Insurance Company	1,672	98,192	16	14,655	1,461	91,352

COMPANY	GROSS IN FORCE AT END 1990		NEW ISSUED		GROSS IN FORCE AT END 1991	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Pennsylvania Life Insurance Company	737	14,681	328	6,211	951	18,652
Pierce National Life Insurance Company	3,603	8,770	476	1,201	3,827	9,654
Primerica Life Insurance Company of Canada	0	0	63	11,889	291	53,940
Principal Mutual Life Insurance Company	2	13,718	0	0	2	14,460
Provident Life and Accident Ins. Company	0	8,351	0	0	0	6,454
Prudential Assurance Company Limited	3,175	227,271	198	19,534	3,148	260,437
Prudential Insurance Company of America	15,319	1,483,021	570	107,981	14,318	1,630,398
Prudential Life Assce. of England (Canada)	177	34,890	61	10,392	212	37,499
Prudential of America Life Ins. Co. (Canada)	11	1,093	287	110,217	297	111,143
Reliable Life Insurance Company	94	137,073	45	135,348	138	148,704
Royal Life Insurance Company of Canada	721	29,910	17	2,017	687	30,854
Seaboard Life Insurance Company	3,889	536,114	797	196,913	4,208	648,856
Sovereign Life Insurance Company	9,698	537,809	780	79,341	8,890	535,358
Standard Life Assurance Company	910	33,830	9	3,019	865	38,119
Sun Alliance & London Assce. Co. (Canada)	131	6,842	2	250	199	10,423
Sun Alliance & London Assce. Co. Limited	76	3,394	13	426	0	0
Sun Life Assurance Company of Canada	25,658	2,793,178	2,807	2,496,816	26,350	5,075,887
Teachers Ins. & Annuity Assoc. of America	9	368	0	0	7	377
Toronto Mutual Life Insurance Company	432	26,732	2	144	394	23,870
Transamerica Life Insurance Co. of Canada	4,194	532,466	653	119,358	4,537	605,898
Transamerica Occidental Life Ins. Co.	1,498	50,202	21	1,897	1,337	43,920
Travelers Insurance Company	0	9,202	0	0	0	7,564
United American Insurance Company	10	60	1	5	9	55
UNUM Life Insurance Company of America	3	237	41	4,209	41	4,210
Wawanesa Mutual Life Insurance Company	8,430	857,871	1,056	127,656	8,880	948,392
Westbury Canadian Life Insurance Company	4,288	310,528	192	33,633	3,907	331,652
Western Life Assurance Company	422	5,795	15	3,083	403	8,397
Winterthur Life Insurance Company	3,873	22,447	344	3,141	3,769	22,019
Zurich Life & Health Ins. Co. of Canada	389	160,595	103	28,071	411	142,101
Zurich Life Insurance Company of Canada	6,256	715,681	652	68,244	6,166	691,524
TOTALS	443,392	$45,067,232	52,848	$6,875,918	424,831	$49,523,444

RECIPROCAL EXCHANGES

LIABILITY

COMPANY	1990 Premiums $'000	1990 Losses $'000	1991 Premiums $'000	1991 Losses $'000
Canadian Lawyers Insurance Association	637	212	755	340
Canadian Universities Recip. Ins. Exch.	68	52	70	621
Canadian Oil & Gas Reciprocal Ins. Exch.	0	0	0	0
Healthcare Ins. Reciprocal of Canada	775	157	913	422
Lumbermen's Underwriting Alliance	0	0	0	0
TOTALS	$1480	$421	$1,738	$1,383

PROPERTY - (COMMERCIAL)

COMPANY	1990 Premiums $'000	1990 Losses $'000	1991 Premiums $'000	1991 Losses $'000
Canadian Lawyers Insurance Association	0	0	0	0
Canadian Universities Recip. Ins. Exch.	209	(71)	214	0
Canadian Oil & Gas Reciprocal Ins. Exch.	0	0	0	0
Healthcare Ins. Reciprocal of Canada	0	0	0	0
Lumbermen's Underwriting Alliance	36	3	82	8
TOTALS	$245	$(68)	$296	$8

FRATERNAL SOCIETIES - 1991

NAME OF SOCIETY and HEAD OFFICE	Total Premiums & Dues Collected in Canada $'000	Total Premiums & Dues Collected in Manitoba $'000	Total Disbursements in Canada $'000	Disbursements in Man. excluding Expenses $'000	Total Life & Annuity Certs in Manitoba at end 1990 $'000	Total Life & Annuity Certs in Manitoba at end 1991 $'000	Total Life & Annuity Certs in Canada at end 1991 $'000
ACTRA Fraternal Benefit Society, Toronto, Ont.	11,150	22	2,503	18	3,552	3,732	176,521
Associated Canadian Travellers, Calgary, Alta.	362	21	239	27	133	124	2,714
Canadian Foresters Life Ins. Society, Brantford, Ont.	10,511	425	21,242	721	6,640	6,175	80,373
Grand Orange Lodge of British America, Toronto, Ont.	1,616	4	1,025	0	63	88	39,789
Independent Order of Foresters, Toronto, Ont.	53,514	2,004	18,233	950	135,329	122,413	2,706,967
Knights of Columbus, New Haven, Conn.	50,232	4,380	24,458	2,212	137,694	152,211	2,419,971
Lutheran Life Ins. Society of Canada, Waterloo, Ont.	338	53	12,387	1,033	84,835	92,168	710,746
Manitoba Motor Club Insurance Co. Inc., Winnipeg, Man.	119	119	66	66	0	0	0
North American Benefit Association, Port Huron, Mich.	455	0	342	0	0	0	29,235
North West Commercial Travellers Assoc.of Can., Waterloo,Ont.	287	78	288	87	3,419	2,449	8,924
Sons of Norway, Minneapolis, Minn.	832	0	176	24	0	0	73,919
Sons of Scotland Benevolent Association, Toronto, Ont.	254	18	810	106	2	1	16
Ukrainian Fraternal Society of Canada, Winnipeg, Man.	134	53	266	105	2,724	2,859	6,816
Ukrainian Mut.Ben.Assoc.of St.Nicholas of Can., Winnipeg,Man.	265	77	156	64	3,190	3,427	5,563
Ukrainian National Association, Inc., Jersey City, NJ	284	11	287	7	520	522	10,909
United Commercial Travelers of America, Columbus, Ohio	351	41	127	14	0	0	0
Workers Benevolent Association of Canada, Winnipeg, Man.	180	33	272	51	1,514	1,605	8,658
TOTALS	$130,884	$7,339	$82,877	$5,485	$379,635	$387,774	$6,281,121